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BUSINESS ENGLISH AND CORRESPONDENCE

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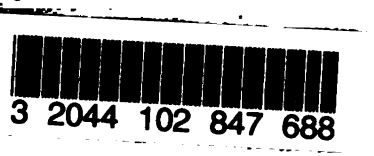
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A Letter from a Youth at School to his Parents.

Honoured Father and Mother,

I RECEIVED your kind Letter of the 4th of *November* laſt, and alſo the ſeveral Things therein mentioned, by the *Chicheſter* Carrier, for which I return you my moſt humble and hearty Thanks, they coming very ſeaſonably to the Relief of my Neceſſities.—I endeavour to make the beſt Improvement in my Learning that I poſſibly can, (though at firſt it ſeemed a little irkſome and hard) and I hope to gain the Point at laſt for which you ſent me hither. Pray, dear Parents, accept of my moſt humble Duty to yourſelves, and kind Love to my Brothers and Siſters, and to my quondam *Playfellows, particularly* to *Jacky Jinglebrains*, and tell him I hope by this Time he begins to be a little ſerious. *I am, honoured Parents,*

London, May 7, 1782. *your dutiful Son and humble Servant,* Stephen Studious.

A Letter of Recommendation

S I R,

THE Bearer hereof, *Francis Faithful,* I ſend to you, as one whoſe Honeſty you may rely on; and my Experience of his Conduct and Fidelity gives me a certain kind of Confidence in recommending him to you; for you know me, Sir, and I believe you cannot in the leaſt think, that I would recommend any one to you, of whoſe Probity I had the leaſt Shadow of Doubt or Suſpicion. I am, with due Reſpect, *Sir, your real Friend and humble Servant,*

10th May, 1784. George Generous.

A Letter of Buſineſs.

S I R,

YOURS of the 25th *ult.* is now before me; in Anſwer to which, I poſitively declare, that Mr. *A. B.* hath not been with me to preſent the Bill of Exchange that you mention in your Letter of Advice to me, and therefore there can be no juſt Cauſe of Proteſt, or any other Charge, put on,

Sir,

London, June 1, 1784. *Your humble Servant,* John Innocent.

SOME ANCIENT LETTERS

The above letters are reproduced from Eisher's "The Instructor: or, American Young Man's Best Companion," a famous book first published in 1748 and run through many editions. Notice that these letters have some things in common with those of today; likewise many points of difference

BUSINESS ENGLISH AND CORRESPONDENCE

BY

ROY DAVIS

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AND

CLARENCE H. LINGHAM

REVISED EDITION

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PREFACE

Business English and correspondence are today an accepted part of the curricula of the high schools of the country. This book has been prepared to meet the present requirements in these subjects. It is a thorough revision of the first edition and includes also several new chapters and an abundance of new exercises and illustrative material.

Careful consideration has been given to the many suggestions that have been made by teachers since the first edition appeared, seven years ago. Much of the improvement shown in the present text is the result of the advice of those who have used the original edition. Special acknowledgment is due to Miss Katherine A. McLaughlin, Assistant in the English Department, Boston University College of Business Administration, for her painstaking care in reading the proof.

For permission to use quotations from certain of their publications, thanks are due to Charles Scribner's Sons ("Letters of Robert Louis Stevenson"); *Current Opinion*, issue of April, 1912; The Charles E. Merrill Company (Reed, "Word Lessons"); S. D. Brooks, President of the University of Oklahoma, for a quotation from his "English Composition"; Messrs. Henry Holt and Company (Hirst, "The Stock Exchange"); The Macmillan Company (Carpenter, "Elements of Rhetoric"); and to The Horace Partridge Company for permission to reproduce the cut at the bottom of page 231.

R. D.
C. H. L.

CONTENTS

CHAPTER		PAGE
I.	INTRODUCTION	1
II.	I. PRINCIPLES OF GRAMMAR	12
	II. APPLICATION OF GRAMMAR	31
III.	PUNCTUATION	52
IV.	SPELLING AND THE USE OF WORDS	65
V.	I. THE FUNDAMENTAL PRINCIPLES OF RHETORIC	107
	II. APPLICATION OF THE PRINCIPLES OF RHETORIC	117
VI.	THE FORM OF A LETTER	169
VII.	THE LETTER OF APPLICATION	211
VIII.	THE BUYING LETTER	230
IX.	THE SELLING LETTER	241
X.	THE FORM LETTER	272
XI.	THE LETTER OF INTRODUCTION AND THE LETTER OF RECOMMENDATION	278
XII.	COMPLAINTS AND ADJUSTMENTS	292
XIII.	CREDITS	307
XIV.	COLLECTIONS	311
XV.	MISCELLANEOUS LETTERS	321
XVI.	THE ADVERTISEMENT	328
XVII.	REPORTS AND SUMMARIES	343
XVIII.	THE TELEGRAPHIC MESSAGE	354
XIX.	REVIEWS AND TESTS	359
APPENDIX A.	POSTAL INFORMATION	373
APPENDIX B.	PROOFREADING	376
APPENDIX C.	FILING	379
APPENDIX D.	GRAMMATICAL SUPPLEMENT	384
INDEX		397

BUSINESS ENGLISH AND CORRESPONDENCE

CHAPTER I

INTRODUCTION

1. Definition. Business English is clear, concise expression applied to commercial transactions. It is the language which, in business intercourse, best conveys to the listener or reader the exact idea in the mind of the speaker or writer.

2. Varieties of expression. One has but to read the daily newspapers to realize how varied is English in its applications. Your morning paper deals with widely diverse happenings in politics, war, crime, sports, society, and business. In these same columns you may sometimes find also selections from poetry and prose literature. Contrast the following brief extracts from sporting and financial columns and a stanza from McCrae's famous poem.

LANGUAGE OF SPORT

First Inning, Chicago. Flack fanned, the third strike being called, when it shot over the outside corner of the plate, shoulder high. Hollocher grounded out, Shean to McInnis. Mann sent a duplicate grounder to Shean, but the ball sky-rocketed over the second-baseman's head for a single. Paskert singled sharply to the left and Mann went to third, Paskert nabbing second on a throw to the far corner. Merkle ran his string to three and two and then walked, filling bases. To bat, Pick, who made a world series début on a pinch hit. Ball one, strike two and Pick flied to Whitman. No runs, two hits, no errors.

Language of the Stock Market

Almost perfect weather and the publication of several additional private crop reports, in anticipation of Monday's official statement by the Department of Agriculture, all of which were extremely bearish, brought out a lot of new selling, both for local and Southern account yesterday. During the morning and until 1 o'clock the cotton market was very heavy. The weakness was more pronounced in the distant months than in the near options and by early afternoon March and May had gone off a maximum or 78 and 70 points, respectively, while October was down only 45 points and December and January were off about 65 each.

The Liverpool market was less buoyant yesterday than in several days. Spots were still in rather good demand, but the future market, which started steady, reacted later, closing down 14 to 42 points, the greater losses being in the near months.

Reading common was under pressure all day, following Washington advices to the effect that preferred stockholders would share equally with the common in the rights to be issued in the forthcoming segregation of the coal and railway properties. From 82¼ at the close yesterday the price dropped to 78 today. Other rails were depressed for the time being in sympathy with this movement.

Language of Poetry

In Flanders fields the poppies blow
Between the crosses, row on row,
  That mark our place; and in the sky
  The larks, still bravely singing, fly,
Scarce heard amid the guns below.
We are the Dead. Short days ago
We lived, felt dawn, saw sunset glow,
  Loved and were loved, and now we lie
    In Flanders fields.

In the selections given above, the underlying principles of composition are the same, but their applications are far apart.

Compare also the letters which follow.

A Friendly Letter not dealing with Business

Yacht *Casco*, Anaho Bay
Nukahiva, Marquesas
July 8, 1888

My dear Colvin,

From this somewhat — ahem! — out-of-the-way place I write to say "How d'ye do?" It is all a swindle: I chose these isles as having the most beastly population, and they are better and far more civilized than we. I know one old chief Ko-o-amua, a great cannibal in his day, who ate his enemies even as he walked home from killing 'em, and he is a perfect gentleman, and exceedingly amiable and simple-minded; no fool, though.

The climate is delightful, and the harbor where we lie one of the loveliest spots imaginable. Yesterday evening we had near a score of natives on board; lonely parties. We have a native god; very rare now. Very rare, and equally absurd to view.

This sort of work is not favorable to correspondence: it takes me all the little strength I have to go about and see, and then come home and note, the strangeness around us. I shouldn't wonder if there came trouble here some day, all the same. I could name a nation that is not beloved in certain islands — and it does not know it! Strange, like ourselves, perhaps, in India! Love to all, and much to yourself.

R. L. S.

A Business Letter

Boston, Mass.
February 12, 1921

Messrs. Berlin & Clemens
21 E. Houston St.
New York City

Gentlemen:

We are in receipt of your communication regarding #945 Braids, and regret to say that we have no record of our having received a letter from you fixing the price at $8.10. The braids were returned on arrival, as stated in our letter of February 9.

We would also call your attention to the fact that though you now state you accepted this order at $8.10, the goods were billed at $8.50.

Our relations with your house have hitherto been very pleasant and we regret that this misunderstanding has occurred. It seems clear, however, that no fault attaches to us in this matter. We must therefore ask you to send us a memorandum of credit for the goods returned.

Yours truly,
Hamlin & Orr Company

Each of the examples given above is correct in its way. Certainly none of us would care to attempt an improvement on McCrae's style or on that of Stevenson. We feel that the manner of expression is distinct in each instance. The words, phrases, and viewpoint are different with each occasion, and the manner of expression in each selection creates a different but suitable atmosphere for the individuality of the idea.

One has only to remember the purpose of a letter or other form of composition in order to justify or condemn its form of expression. The ultimate purpose of a *business* letter or *business* writing is, as has been said, buying or selling. In

business he who can accomplish his purpose surely and swiftly is the successful man. His statements will be clear, accurate, and concise. Keeping always in mind the necessity for absolute clearness of expression, the business man should remember Huxley's dictum, "The maximum of thought in the minimum of words."

3. Oral English compared with written English. Language is naturally classified according to two great divisions, spoken English and written English. These two divisions are not mutually exclusive, for much of the spoken language is also correct when written. It is necessary, however, to keep the division in mind, especially to guard against a prevalent error. This error arises when a person who has justly lost patience with "I beg leave to acknowledge herewith your favor," and similar deformities of the language, seeks to find less stilted forms of expression by adopting the language of conversation. He is likely to think that in order to write well we should write as we talk. Such an idea contains a dangerous half-truth. Good written language is not necessarily the exact equivalent of good spoken language. A list of the common abbreviations and other colloquial expressions would show at once that spoken language is not by any means always adapted to the written page. Particularly is this true when the spoken language is in what we call conversational style. The best of talk and even a speech appropriate to a formal occasion may be filled with such abbreviations as *don't*, *hasn't*, and *aren't*, and is almost certain to be largely made up of comparatively short sentences in which there are rather few subordinate clauses. The very fact that the spoken word reaches the ear and is backed by facial expression and gesture and all that goes to mean *personal* communication differentiates it somewhat from the written word which must leave to the reader's imagination the actual writer at his desk.

4. Oral language. Spoken language has a value proportionate to its accuracy. Anyone who has a reputation for saying exactly what he means — no more and no less — has in this reputation

a valuable asset in the world of buying and selling. Ability to express his thoughts easily and correctly gives the merchant confidence in himself and frequently wins the confidence of the buyer. But slovenly talk gives a bad impression of clerk or merchant. No business man would want to advertise the fact that he and his employees are poorly educated, but he really does this every day that he uses slovenly English himself and employs clerks who do the same.

What has been said does not mean that big words and flowery language are any more appropriate in business than elsewhere; it simply means that since in conducting commercial affairs we have to do a great deal of talking, it is only reasonable that we be prepared to use the best language possible. If it is nothing else, correct speaking is a good advertisement.

To direct the student's attention to the careful use of ordinary speech, oral exercises are given throughout this book.

5. Written English. Anyone familiar with modern commercial life will readily admit the importance of written English in business. The mail-order houses and advertising agencies alone annually transact business to the value of hundreds of millions of dollars by means of written language. The daily mail of many corporations is so vast that it is delivered to them in automobile trucks. Today it is difficult to think of a normal person who does not need to write a business letter.

But business writing is not limited to letters. There are circulars, reports, catalogues, advertisements, and various other means by which the buyer and the seller gain the attention of each other through written language.

6. The importance of the study. If you are really interested in commercial life, business writing and talking offer you an inexhaustible field for study. It is practically impossible to think of any sphere of human endeavor in which business is not involved in some way or other. Business language, like business in its broadest sense, must take into consideration all kinds and conditions of men and women. Much of such writing calls for

ability of the highest kind, and the business world is ready to pay well the writer who can show such ability. The earning of a livelihood, not to speak of the acquisition of wealth and leisure and all that this means, is the end of business; and business writing usually plays an important part.

In a narrower sense a correct knowledge of business English is sure to be of immense value to anyone engaged in commercial life. In letters, circulars, advertisements, and daily conversation the business man is continually, though perhaps unconsciously, telling the world what kind of man he is. If what he writes or speaks shows slovenliness, lack of education, ignorance of the difference between the exact truth and the half truth, he is then at a great disadvantage. He cannot eventually compete with his rival who is his equal in other ways and who, in addition, shows a mind trained to make statements in the best possible way.

7. The basic principles of language. This leads us to a more detailed consideration of the basic principles of language, the understanding and application of which are so essential to correct expression.

It is obvious that business English, like all English of reputable standing, is subject to the laws of grammar and the laws that govern good composition in general. Therefore it is necessary, in the study of business English, to give close attention to grammar and the fundamental principles of good writing and speaking. To aid the student in doing this, a chapter on grammar and one on the laws of composition have been included in the book. These chapters may be largely in the nature of a review, but their presence will serve to impress the fact that the study of grammar and the laws of composition is an intensely practical study, — one that must be mastered by the person who hopes to master business English. Throughout the work on letter writing and other forms of business writing the reader will be continually asked to recall parts of these chapters. In addition he will be shown that punctuation, spelling, the

exact use of words, and many other matters that he has not, perhaps, associated directly with business are nevertheless an essential part of correct business English.

8. What to say. The beginner in business writing is subject to exactly the same limitations as the beginner in any field. He can write only of what he knows. However, nearly everyone knows something about business, and in this book only such exercises are given as the student is likely to be familiar with. In some instances it will be necessary for him to obtain special information, but in no case should he attempt to pile up empty words on a subject of which he knows little or nothing.

9. How to say it. You are to write and talk so that your words will convey to your reader or listener exactly the meaning that you intend to convey. As a business man or woman your object is, in the end, buying or selling, no matter how remote this may be from the particular topic of your conversation or letter. The laws of grammar and rhetoric, humor, brilliant aphorisms, a wide and varied vocabulary, — all these are only secondary matters. Your business is to sell something, or to buy it, with the minimum expenditure of time and energy.

Business English is not a quaint and difficult dialect tongue requiring for its acquisition special teachers whose familiarity with trade has brought them uncanny knowledge of a mysterious patois full of such strange expressions as "thanking you in advance" and "wish to advise." It may well be doubted if such curious idioms, if idioms they are, can fairly be called English at all. As has been wisely said, "The strictest executive would have no cause for complaint if he could have his office correspondence conducted by the poor Elstow tinker who wrote the 'Pilgrim's Progress'; and if he could procure the services of any one of the sober gentlemen who translated the Bible for King James he would be fortunate indeed."

You are to study business English, then, so that you may be able to write and speak well. Your aim will be to make your statements (1) accurate, (2) clear, and (3) concise.

1. A business statement should be *accurate*. Any written statement may be construed from a legal point of view. Of course, when in doubt as to the legal interpretation of a statement, a careful business man consults his lawyer, but the habit of making accurate statements removes much of the danger of liability that a writer does not wish to incur.

2. A business statement should be *clear*. A written statement should be so worded that it conveys to the reader the exact meaning that the writer intends to convey, and no other.

3. A business statement should be *concise*. That time is money is an old saying of profound significance in business. Here work must be done not only well but quickly. The inventor of a time-saving method or machine is hailed as a benefactor. He who uses more words than are necessary wastes his own and the listener's time and weakens his own statement.

10. Slang. Unfortunately many who can see that business English should be plain and straightforward imagine that somehow slang is the most natural of all styles. Now slang has a real use; it is one of the forces that help to keep the language virile and picturesque; but slang is no more good speech than the muck in a flower bed is a rose, although the rose may grow out of it. Slang is a pitfall for many ready talkers who seem to think its use shows a facile wit and self-possession. It must be especially guarded against in business life, for business English, which is the commercial language of the world, is continually drawing, from every corner of the globe and every stratum of society, terms that are not yet molded into true English words. This is the reason why it is so difficult to draw the line between reputable commercial language and slang.

Slang may be broadly defined as "words or expressions not in authorized use." The exact limitations of the word *authorized* are, however, not easy to set, and you will have to use discrimination in deciding whether certain words are allowable or not. You will need to be careful not to reject terms that give life to language; if you are too conservative, your language may

be correct, but it will be inert and lack vim, and you deprive yourself of some of the most telling words in English. *Cablegram, phone, tickler, paper, rush order, short sales, O.K., charge* (customer), etc. are not only legitimate but also effective commercial terms. At the same time you must beware of such vagabonds as *right smart, classy, kibosh, piffle,* and *biz,* which have never yet been admitted to the society of good words. Although slang may seem picturesque and emphatic, it is fundamentally inaccurate and, like most things that contain a half truth, best avoided. A business man's words, like his goods, should be genuine and not an imitation of the real thing.

EXERCISE 1 — *Oral*

Be ready to name instances, real or supposed, in which the following things have been bought or sold:

water	goodwill	courtesy
air	ability to talk	physical strength
heat	ability to spell	education
an idea	good penmanship	personal appearance

EXERCISE 2

Rewrite in your own words the selections on pages 1 and 2 entitled "Language of Sport" and "Language of the Stock Market."

EXERCISE 3

Examine the letter given on page 3, and point out the expressions in it not likely to be found in a business letter.

EXERCISE 4

In a letter to your teacher state as fully as you can your reasons for taking a course in business English.

EXERCISE 5

Examine some other student's letter written for Exercise 4. Make for his use a written list of expressions that seem to you (1) lacking in clearness, (2) wordy, and (3) incomplete in thought.

Be prepared to state what seems to be the defect in each case.

EXERCISE 6

Rewrite your own letter written for Exercise 4, attending to the criticism that has been made of it.

EXERCISE 7

Compare the two letters given below and be prepared to show in detail why the second letter is the better of the two.

Dear Sir:

As directed in your letter, we are shipping you the goods you have ordered and are making a draft for the amount of the invoice.

Thanking you for your order, we beg to remain

Yours very sincerely,

Sheldon & Sedgewick

Dear Sir:

As directed in your letter of March 6, we have shipped to you by fast freight, via M. & L.R.R., the goods of which the invoice is inclosed.

Following your instructions, we have made a thirty days' draft on you for the amount of bill, $350.65, at the Peoria National Bank, Peoria, dated March 10.

Yours truly,

Sheldon & Sedgewick

CHAPTER II

I. PRINCIPLES OF GRAMMAR

PARTS OF SPEECH

In grammar we study both single words and different groups of words called *phrases, clauses,* and *sentences.*

There are eight kinds of words, known as the eight parts of speech. These are as follows:

noun	adjective	adverb	preposition
pronoun	verb	conjunction	interjection

11. The noun. ***A noun is the name of a person, place, or thing.***

girl town book child street knife

12. Classification of nouns. ***A proper noun is the name of a particular person, place, or thing.***

George Boston February Wednesday

A proper noun always begins with a capital letter.

All other nouns are ***common nouns.***

boy city hat street month day

If it is remembered that a noun is a *name word,* no difficulty should be experienced in recognizing this part of speech. Not only are the names of such tangible objects as *water, sugar,* and *house* nouns, but words that denote such intangible things as the *weight* of water, the *sweetness* of sugar, the *height* of a house, the *rise* of prices, and the *failure* of crops are also nouns, for they are real name words. Nouns like these last ones are usually called ***abstract nouns.***

Of the various classes into which grammarians divide common nouns, two others require attention, — the ***collective noun*** and the ***verbal noun.***

13. Collective noun. ***A collective noun is the name of a group of persons or things.***

congress	family	class
board (of directors	crowd	firm
or trustees)	school	mob

As a rule, when such nouns are singular in form they are singular in meaning and are therefore followed by a singular verb. We usually say, for example, "The family *was* at home," "The family *was* away," etc. Sometimes, however, the collective subject is considered not as a unit but as individuals or separate things. Then such sentences as the following may be correct: "The family *were* all at home," "The family *were* unable to agree on a plan for the holiday."

14. Verbal noun. ***A verbal noun is the name of an action and is derived from a verb.*** *Writing, talking, selling, coming, dining,* are derived respectively from the verbs *write, talk, sell, come, dine.*

EXERCISE 1

Make a list of the nouns in the following selection and be ready to state clearly why you have chosen each word. If you find abstract, collective, or verbal nouns, indicate this by writing *abstract, collective,* or *verbal* after each noun.

By applying Froebel's methods to farming, the Crop Improvement Committee of Chicago hopes to increase the money annually circulating in each corn-growing county by half a million dollars. There are, we are told by Mr. Bert Hall, secretary of the committee, one hundred thousand acres of corn in the average county. By a process of seed selection which the committee proposes to teach to the farmer's children, we can add at least ten bushels per acre to the average yield. "Ten bushels more on each acre," he explains in one of his circulars

to the farmer, "will mean that you have a million bushels that you never had before." This, at the moderate price of 50 cents per bushel, foots up to $500,000. The headquarters of the committee are in Room L, Board of Trade, Chicago. The government, the state schools of agriculture, the railroads, the grain exchanges, the superintendents of schools, bankers, commercial clubs, and other important bodies coöperate with the committee in its unique educational work. — *Current Literature*, April, 1912

EXERCISE 2

Make four lists of five proper nouns each, suggested by the following common nouns:

country island city river

EXERCISE 3

Rule a sheet of paper according to the form given below and classify the following nouns. Some of the words may be placed in more than one column.

pleasure	customer	Monday	patronage	Minneapolis
receipt	(Mr.) Baird	summer	thinking	morning
copy	business	convenience	banking	time
letter	answer	subscribers	intention	24
force	firm	corporation	interest	cash

PROPER	COMMON	COLLECTIVE	ABSTRACT	VERBAL

15. The pronoun. ***A pronoun is a word used to take the place of a noun.*** Before a pronoun may be used, the noun for which it stands must have been used or be plainly understood as that to which the pronoun refers. ***The word for which the pronoun stands is called the antecedent.***

The use of pronouns avoids the monotonous recurrence of nouns. "James saw James's friend; the friend was signaling to James" is certainly a less simple and attractive form of statement than "James saw *his* friend, *who* was signaling to him."

EXERCISE 4

Point out the antecedent of each of the italicized pronouns in the following passages:

1. A new salesman goes out on the road without knowing how to cover *his* territory economically. *This* means an increase in expenses, for *he* naturally fails to obtain the volume of business *which* could be secured for the outlay. *This* is a loss *which* can be measured in dollars and cents.

2. The new stenographer covers up *her* errors by rewriting faulty letters. Although such care is to be commended, *it* nevertheless means an increase in the running expenses of an office.

16. Classification of pronouns. Like nouns, pronouns are divided into classes.

The ***personal pronouns*** *I, we, you, he, she, it, they,* etc. indicate, first, a person speaking; second, a person spoken to; third, a person or thing spoken of.

FIRST PERSON (speaking)	I (we) shall go.
SECOND PERSON (spoken to)	You will go.
THIRD PERSON (spoken of)	He (she, it, they) will go.

The ***relative pronouns*** *who, which, that,* and *what* differ from personal pronouns in that their antecedents are found immediately before them in the same sentence; as,

He *who* neglects his business will find his business neglecting him.

The ***demonstrative pronouns***, such as *this*, *these*, *that*, *those*, point out or call attention to special things near the speaker or at a distance: "I think *this* preferable to *that*." (See page 17 for pronominal, or demonstrative, adjectives.)

The ***interrogative pronouns*** *who*, *which*, and *what* are used in asking questions.

EXERCISE 5 — *Oral*

Point out each pronoun and its antecedent in the following passages:

1. Many students who can solve the difficult problems of a textbook often fail when they attempt the solution of the ordinary problems which arise in business. One reason for this is that in business no problem labels itself, but the solution is left to the inquirer, who must find it out and check it as best he can.

2. The dictograph is a combination of telephone and phonograph into which a business man may dictate his letters, and which afterwards talks them back to a typist using a writing machine. It is a machine which will undoubtedly have a wider and wider sale.

17. The adjective. ***An adjective is a word used to qualify or limit the meaning of a noun or pronoun.*** Different adjectives call attention to color, size, shape, number, quality, etc.; as,

wholesome food	*white* house	*large* stock
circular space	*twelfth* day	*thirty* days

18. Special classes of adjectives. *A*, *an*, and *the*, really limiting adjectives, are sometimes called ***articles.*** *A* is used before a word beginning with a consonant sound; as,

a house	*a* bill	*a* European

An, which has the same force as *a*, is used before a word beginning with a vowel sound: *an* advertisement, *an* ax, *an* hour. (Note that *European* begins with the consonant sound of *y*, and *hour* with the vowel sound of *ou*.)

A pronominal adjective is one that can be used as a pronoun. It is sometimes called a ***demonstrative adjective.***

Please pass me *those* papers. (Adjective.)
Which of *those* do you want? (Pronoun.)
I will give you *both* books. (Adjective.)
Both rose at the question. (Pronoun.)

A proper adjective is one formed from a proper noun; like a proper noun, it begins with a capital letter; as,

the *American* government an *Indian* runner *French* laces

Almost any noun can be made to do the work of an adjective: "I like life in the *country*"; "I like *country* life" (see sect. 25).

EXERCISE 6 — *Oral*

Point out the adjectives in the selection on page 13 and indicate precisely in what way each modifies or limits the meaning of the noun or pronoun.

EXERCISE 7

Select from your reading and bring to class a paragraph which contains an unusually large number of adjectives. Make a list of them, with a corresponding list of the nouns and pronouns which they modify.

EXERCISE 8 — *Oral or Written*

Use each of the following words as an adjective. A part of the exercise may be a letter containing as many of the words as possible.

brick	school	writing	separate
wooden	desk	solid	personal
paper	cash	bright	typewriting
house	money	inclosed	dear

19. The verb.[1] ***A verb is a word used to declare or assert something about a person, place, or thing.*** It asserts every possible variety of action or condition. Thus,

The horse *galloped.*	He *goes.*
The people *stood.*	You *came.*
He *is* busy.	They *sit.*
He *hurries.*	I *hope.*
They *fear.*	You *wish.*

When two or three verb-forms are combined to form one verb, such a combination is called a *verb-phrase.* Thus,

They *could have gone.*	He *is hurrying.*
I *have audited.*	You *will sign.*
We *might have been.*	They *had been.*
We *shall protest.*	She *was robbed.*

EXERCISE 9

1. Make a list of the verbs in the letter on page 4. Point out any verb-phrases.
2. Use the following words as verbs:

state	offer	request
advise	demand	differ

20. The adverb. ***An adverb is a word used to modify a verb, an adjective, or another adverb.***

He walks *swiftly.*
The orange is *very* large.
He talks *too* fast.

Adverbs answer the questions, Where? When? How? How much? etc.; that is, they denote place, time, manner, degree, etc.

He is coming *here.*	He acts *impulsively.*
We shall buy it *soon.*	They were *greatly* surprised.

[1] For detailed treatment of the verb see Appendix D.

21. Confusion of adverbs and adjectives. Adverbs are sometimes confused with adjectives in use. Many adverbs are formed from adjectives by the addition of *ly* and may be distinguished by this ending; as,

quick, quick*ly* swift, swift*ly* soft, soft*ly*

EXERCISE 10 — *Oral*

Distinguish between the use of the adjectives and adverbs in the following sentences:

1. He looks sharp. He looks sharply.
2. The boy was quick to learn. The boy learned quickly.
3. We crossed a rapid stream. We crossed the stream rapidly.
4. He is a frequent caller at our house. He calls frequently at our house.

EXERCISE 11 — *Oral*

Point out the adjectives and adverbs in the passage on page 150.

22. The preposition. ***A preposition is a word used before a noun or pronoun to show its relation to another word in the sentence.*** Some of the common prepositions are the following:

after	from	by	on	through	with
beside	down	in	to	without	under
before	for	of	up	within	since

In the following sentences notice how each preposition shows relation between the noun or pronoun that follows it and some preceding word:

The proprietor always walks *to* the store.
Some good oranges come *from* Florida.
A salesman looks *for* customers.
I will go *with* you.

One noticeable fact about prepositions is their similarity to adverbs. Notice the different uses of *down* in the following sentences:

He has just gone *down* (preposition) the hill.
He has just gone *down* (adverb).

A preposition ordinarily precedes its object, but in numerous instances may follow it, even when such an order places the preposition at the close of a clause or sentence. Such expressions as "What did you do that *for*?" "I don't know what we are coming *to*," and the like are justified by the best usage.

EXERCISE 12 — *Oral*

In the letter on page 3 point out the adverbs and prepositions, the words modified by the adverbs, and the words to which the nouns or pronouns are related by prepositions.

EXERCISE 13

Make a list of the prepositions in the following sentences and state their relation to other words:

1. What do you attribute that to?
2. He wishes to speak to you.
3. Between you and me, he is too particular.
4. I found this among your letters in the file.
5. The distance from the floor to the top of the flagstaff is almost one hundred and ten feet.
6. I am in receipt of your last letter.

23. The conjunction. ***A conjunction is a word used to connect words, phrases, or clauses.***

Black *and* white.
He was a man of honor, *but* of bad temper.
You may go *or* you may stay.

A coördinating conjunction is one that connects words, phrases, or clauses of equal order or rank. The principal coördinate conjunctions are

and	still	therefore	then	so
but	yet	however	or	for

The following conjunctions often appear in pairs:

both . . . and	neither . . . nor
either . . . or	not only . . . but also

A subordinating conjunction is one that connects a subordinate clause with a principal clause. The principal subordinate conjunctions are

after	whenever	if	because	then
before	where	since	unless	why
until	wherever	as	though	than
when	whether	for	although	that

Several common **compound conjunctions** are

in order that	so that	as though	as soon as
provided that	as if	even if	in case that

EXERCISE 14

Make a list of all the conjunctions in the letter on page 112.

EXERCISE 15

Find and copy, or write yourself, five or more sentences containing coördinating conjunctions, and a similar number of sentences containing subordinating conjunctions. Underline the conjunctions and be ready to explain how you know that they are conjunctions and not adverbs or prepositions.

EXERCISE 16

Use the following conjunctions in sentences:

and	yet	so	either
but	therefore	for	or

24. The interjection. ***An interjection is a word used to express strong feeling;*** it is not grammatically related to any other word in the sentence.

O *or* oh ah alas hurrah bah pshaw

EXERCISE 17

Arrange the words in the letter on page 4 in columns, according to their use as parts of speech.

25. Words used as different parts of speech. Many words are sometimes one part of speech and sometimes another. This variation depends on the grammatical use of the word. Thus, the word *business* may be either an adjective or a noun, as the following sentences show:

He is a good *business* man.
His *business* is good.

Other words may serve as noun, adjective, or verb.

A *rush* for the best seats.
Rush orders.
They *rush* home.

Remember what has been said of the varying use of such words as *this*, *these*, *that*, and *those* as adjectives or pronouns. A few words like *before*, *after*, and *since* can be either prepositions or conjunctions. *Down*, *up*, etc. can be either prepositions or adverbs. *That* is not only an adjective but may be also a demonstrative pronoun, a relative pronoun, or a subordinate conjunction.

That book is mine. (Adjective.)
That is the book. (Demonstrative pronoun.)
I have brought you the book *that* you wish. (Relative pronoun.)
He said *that* I had the book. (Subordinate conjunction.)

EXERCISE 18 — *Oral or Written*

Tell what part of speech each of the italicized words in the following sentences is:

1. The *receiving* clerk was at the door.
2. They are *receiving* many orders.
3. *Receiving* and delivering are distinct operations in business.
4. The *traffic* manager is a member of the board of trade.
5. Western *traffic* is growing heavier every day.
6. The firms *traffic* in fancy goods from abroad.
7. Business is looking *up*.
8. The train is on the *up*-grade.[1]
9. He went *up* the street.
10. We all have our *ups* and downs.
11. My *receipt* of the *check* was unexpected.

EXERCISE 19 — *Oral or Written*

Use each of the following words as two parts of speech:

mailing	letter	name	post	just
guarantee	notice	stock	even	note
purchase	address	those	after	stamp
envelope	interest	waste	paste	price

EXERCISE 20

Make a list of ten words that may be used as at least two parts of speech, and illustrate their use in sentences.

26. One word as two parts of speech. Just as one person may hold two positions in a corporation at the same time, being, for example, treasurer and secretary, so a word may perform the duties of more than one part of speech in a sentence.

He told me *what* he had said.

[1] *Up* in *up-grade* has an adjectival meaning with reference to *grade*. *Up-grade* is of course a compound noun.

What is a pronoun, object of *had said*, and it has also a conjunctive force by which it connects the subordinate clause "what he had said" with the main clause.

He told me *what* to pay.

What is a pronoun, object of the infinitive *to pay*, but has also an adverbial force meaning *how much*.

I asked *him* to find the letter.

Him is a pronoun in the objective case, subject of the infinitive *to find*, but it has also a direct objective relation to the verb *asked*, which is obvious enough in the meaning.

Infinitives and participles have the qualities of different parts of speech.

To explain clearly is impossible.

The infinitive *to explain* is a noun, subject of *is*, but it is also verbal in force, for it expresses action; furthermore, its verbal meaning is modified by the adverb *clearly*.

I saw him *walking* rapidly toward his desk.

The participle *walking* is an adjective modifying *him*, but it expresses action as well and therefore has a verbal meaning. It is therefore modified by the adverb *rapidly*.

I am going *home*.

Home is an adverb modifying *am going* and answering the question *where* or *whither*. It is also a common noun.

A realization of the flexibility of the parts of speech will make the student see that language is not cut and dried. English cannot be disposed of by a few grammatical rules. On the contrary, it is an extremely mobile and versatile thing, well adapted to express all the subtleties and varieties of thought.

EXERCISE 21

After each italicized word below give its name as a part of speech and explain its function or functions in the sentence:

1. He walked the *platform* rapidly.
2. We saw him *writing* nervously at his desk.
3. *To admit* your contention is to destroy our whole project.
4. I told *you* to telephone to him.
5. Please ask him *what* to do about the books.
6. He wrote the letter *which* secured the order.

THE SENTENCE

A sentence is a group of words expressing a complete thought.

He walks.
He works at his desk long after the store is closed.

A sentence is made up of two parts: one called the ***subject***, the other the ***predicate***.

The subject represents that about which something is said or asserted.

Agents travel. *Customers* buy. The *store* is closed.

The predicate says or asserts something about the subject.

Agents *travel.* Customers *buy.* The store *is closed.*

Either subject or predicate, or both, may be enlarged to any extent by the addition of qualifying words and expressions called *modifiers*, as in the following sentence:

Enterprising agents of great industries travel far, sometimes across the continent.

The ***simple subject*** is the noun or pronoun which signifies that about which the assertion is made. The ***simple predicate*** is the verb that makes the assertion. In the sentence given above, *agents* is the simple subject and *travel* is the simple predicate, both in the short sentence "Agents travel" and in the longer

sentence which follows. In the longer sentence, *Enterprising agents of great industries* is the complete subject, and *travel far, sometimes across the continent* is the complete predicate.

27. Sentence classification. Sentences may be classified according to (*a*) use and (*b*) structure.

28. Use of sentences. Sentences are classified according to their use as ***declarative***, ***interrogative***, ***imperative***, or ***exclamatory***.

A declarative sentence declares or asserts something as a fact.

There will be a meeting of the council tonight.

An interrogative sentence asks a question.

Who was the second president of the United States?

An imperative sentence expresses a command, a request, or an entreaty.

Give me the book. Please come. Save me!

An exclamatory sentence expresses strong feeling or emotion.

What a wonderful bargain that is!

EXERCISE 22 — *Oral*

In the letter on page 208 point out in each of the first five sentences the simple subject and the simple predicate; also the complete subject and the complete predicate.

EXERCISE 23 — *Oral or Written*

Enlarge each of the following sentences by the addition of modifiers. Treat the enlarged sentences according to the directions given in Exercise 22.

1. Mail should be prepaid.
2. Packages should be addressed.
3. Writing pays.
4. The store is closed.
5. The bank closed.

EXERCISE 24

Enlarge each of the following sentences by the addition of modifiers. Name each sentence as simple, complex, or compound.

1. The Postmaster General issues a pamphlet.
2. The "Postal Guide" is kept on file.
3. Slang is a pitfall.
4. The committee hopes.
5. Important bodies coöperate with the committee.
6. He is prepared.
7. The proprietor always walks.

EXERCISE 25 — *Oral or Written*

In the letter on page 112 classify the sentences as declarative, interrogative, or imperative.

EXERCISE 26

Copy the following sentences. In each underline the simple subject and the simple predicate. After each sentence give its classification as declarative, interrogative, imperative, or exclamatory.

1. I wish to call your attention to the inclosed advertisement.
2. Why did you call my attention to the inclosed advertisement?
3. Please call his attention to the inclosed advertisement.
4. Did you call his attention to the inclosed advertisement?
5. May we hear from you by return mail?
6. Give my best regards to your brother.
7. We should be glad to have your check this week.
8. I regret that I cannot agree with the statements in your letter of June 15.
9. We should like to hear from you at once.
10. Please wire immediately.
11. May I hear from you at once?
12. I wish to hear from you at once.

29. Structure of sentences. Sentences are classified according to their structure as ***simple***, ***complex***, or ***compound***.

A simple sentence contains but one statement; that is, it has but one subject and one predicate; as,

The *stranger rang* the bell.

A compound sentence contains two or more independent statements connected by a coördinate conjunction.

The *stranger rang* the bell *and* the *servant came* to the door.

It should be noted that a sentence may have a compound subject, or a compound predicate, or both, and still be a simple sentence; as, "*Men* and *women* often occupy similar positions in business" (compound subject); "Men often *do* no more than women, but *receive* more pay" (compound predicate); "*Men* and *women* today *take* up much the same business occupations, but often *receive* different pay" (compound subject and compound predicate). By the insertion of *they* before *receive* this sentence would be made compound.

A complex sentence contains one independent statement joined to at least one dependent (subordinate) statement; as, "The servant came to the door when the stranger rang the bell." (*The servant came to the door* is the independent statement, and (*when*) *the stranger rang the bell* is the dependent statement.)

EXERCISE 27 — *Oral*

Be prepared to classify the sentences in the selection on page 135 as simple, complex, or compound.

EXERCISE 28

Classify the sentences in the following selection as simple, complex, or compound, and make a list of the simple subjects and simple predicates. (SUGGESTION: (1) *complex*: student may ask, he is.)

1. Amid all the complexities of language and the rules of good use, the student may well ask how he is to be sure of the right word. 2. One cannot go about with a dictionary in his hand and a grammar in his pocket. 3. However, the way is pretty well marked, and one need not be carelessly wandering off in the by-paths of slang. 4. Furthermore, one can usually tell if he is on the right or wrong road by noting the kind of travelers. 5. He should attend to the writing and talk of the well-informed. 6. Finally, he should not be afraid to consult his Blue Book — his dictionary or grammar — when he is not sure of the correct use of troublesome words like *myself*, *like*, and *shall*. 7. The dictates of language are not erratic, certainly not so changeable and weird as those of fashions in dress. — DAVIS, "Use of Words"

THE CLAUSE

A clause is a group of words which contains a subject and a predicate, but which is used as part of a sentence. The separate statements in a compound or a complex sentence are clauses.

Clauses are either ***independent*** or ***dependent.***

Independent clause is the name given to each separate statement of a compound sentence and to the independent statement of a complex sentence.

A dependent clause is one that qualifies or limits an independent clause. Thus, in the sentence "I know the man who is here," *who is here* performs the work of an adjective in that it tells something about the noun *man*.

Dependent clauses may be ***noun*** clauses, ***adjective*** clauses, or ***adverbial*** clauses.

I know *that he is right.* (Noun clause, object of the verb *know.*)

The store *which I pointed out to you* belongs to my brother. (Adjective clause, modifying the noun *store.*)

I shall leave *when the clock strikes ten.* (Adverbial clause, answering the question When? and modifying the verb *shall leave.*)

When the letter came (adverbial clause) he was at the desk *which is near the window* (adjective clause).

Connected clauses that are of the same rank, both independent or dependent, are said to be coördinate. Coördinate clauses are connected by coördinating conjunctions.

He went on with his work and *I stepped to the telephone.* (Independent coördinate clauses.)

His employers promoted him because *he has natural ability* and because *he is diligent.* (Dependent coördinate clauses.)

EXERCISE 29 — *Oral*

Classify the clauses in the selection on page 13 as independent or dependent. Tell whether the dependent clauses are noun, adjective, or adverbial in their construction.

EXERCISE 30

Classify the clauses in the following selection in accordance with the instructions in Exercise 28.

The committee from the high-school graduating class were at the jeweler's ordering the class pins. They wished an original design, representing a youth surveying the universe.

"About how large would you like the figures to be?" asked the jeweler.

"Well," said the chairman of the committee, "we thought the student should cover about three quarters of the pin, and the universe the rest of it."

A phrase is a group of connected words without a subject and a predicate. (Compare definition of clause, p. 29.) Phrases, like clauses, are used as nouns, adjectives, or adverbs.

Accepting rebates from railroad companies is sometimes forbidden by law. (Noun phrase, subject of the verb *is.*)

I spoke to the superintendent *of the store.* (Adjective phrase, modifying the noun *superintendent.*)

He went *up the ladder.* (Adverbial phrase, modifying the verb *went.*)

EXERCISE 31 — *Oral*

In the letter on page 4 point out the noun, the adjective, and the adverbial phrases.

EXERCISE 32

In the following selection classify the phrases as noun, adjective, or adverbial phrases.

A good many concerns have learned the value of using a special chair for unwelcome guests. An ordinary office chair may be made most uncomfortable, for prolonged visits, by cutting an inch or so off the front legs.

The caller then cannot help slipping forward on the seat. A set of muscles gets tired, though the visitor does not know why he is uncomfortable. He may not clearly realize that he is uncomfortable; but his unconscious mind realizes it, and tells him it is time to be moving along!

II. APPLICATION OF GRAMMAR[1]

30. Inflection. ***Inflection is a change in the form of a word to indicate a change in its meaning or its relation to some other word.***

Desk is; desk*s are.* I write; *he* write*s.*

FORMATION OF PLURALS

EXERCISE 33 — *Oral or Written*

Give the plurals of the following words:

pen	lady	chimney	chromo	son-in-law
chair	city	valley	dynamo	daughter-in-law
office	body		Filipino	
roof		child	piano	Mary
	knife	mouse	cargo	Henry
dress	half	ox	potato	James
brush	loaf	tooth	tomato	
chintz	shelf	goose	calico	Mr. Smith
box	wharf	foot	manifesto	Miss Jones

[1] For definitions, rules, and paradigms, see Appendix D.

EXERCISE 34

Be prepared to write from dictation the singular or plural of the following words:

SINGULAR	PLURAL
alumna	alumnæ
alumnus	alumni
analysis	analyses
appendix	appendices or appendixes
bacterium	bacteria
datum	data
erratum	errata
formula	formulæ or formulas
hypothesis	hypotheses
memorandum	memoranda or memorandums
parenthesis	parentheses
phenomenon	phenomena

EXERCISE 35

1. Use each of the following words with a plural verb:

bellows	scissors	tongs
pincers	shears	dregs
riches	tidings	assets

2. Use each of the following words with a singular verb:

news politics athletics molasses

3. With the aid of a dictionary or grammar decide in each case whether *is* or *are* is the correct form to be used with the following:

wages	economics	summons
means	three per cent	thanks

EXERCISE 36

Letters, figures, and other signs form their plurals by adding an apostrophe and *s* to the singular. Form the plural of each of the following symbols: (1) the vowels; (2) four consonants; (3) the cardinal numbers from 1 to 9; (4) three algebraic or arithmetical symbols.

EXERCISE 37

Write the plural of each of the following words:

mosquito	bamboo	brother	lash
spoonful	chimney	sheep	baby
manservant	journey	deer	body
mother-in-law	dynamo	Percy	fish
William	Eskimo	wife	trout
Frenchman	volcano	woman	paste
Miss Hall	church	index	jury
Mr. Moore	motto	tongs	hero
vice president	grief	ink	geometry

EXERCISE 38

Write (1) the plurals of the days of the week; (2) the plural of your first name; (3) the plural of your last name.

EXERCISE 39 — *Oral*

Give the reason why each of the nouns and pronouns in the selection on page 143 is in the nominative or objective case. (The pronoun *its*, which occurs twice in the selection, is in the possessive case.)

EXERCISE 40

Give the case of the italicized words in the following selection:

Alexander T. Stewart was the foremost *merchant* of his *time* in this country. His store was stocked with the *best* to be had in the *lines* represented, and *everything* bought at Stewart's was considered standard and was highly prized. Mr. Stewart's *judgment* of *goods* has been characterized as supreme. He was sensitive to fine *distinctions* in texture, touch, and *color*; his *taste* was excellent; he knew *values*. Today he would be called a good *merchandiser*. He was ahead of his times in his uncompromising stand on two important *principles*:

1. To have but one *price*.
2. To tell the *truth* regarding *everything* sold.

EXERCISE 41

Bring to class quotations from some book that you are reading, including at least three examples of each of the following: predicate nominative, direct object, word or phrase in apposition.

31. Possessive case. The possessive case as a rule denotes real ownership and hence is usually applied only to things really alive. Thus, we say "the man's house" and "the door of the house." As a rule we do not say "the house of the man" or "the house's door." There is also often a distinct difference in meaning between the noun in the regular possessive and the noun preceded by *of* ("the president's public reception," "the public reception of the president"); but such expressions as "day's work," "month's trip," "three years' contract," "two hours' walk," "a moment's delay," etc. have the sanction of good usage.

When the noun denotes a quality, an act, or the like, either the possessive form or the *of*-phrase is correct: as "Anne's kindness," "the kindness of Anne"; "the president's sickness," "the sickness of the president."

EXERCISE 42

Write the possessive case, singular and plural, of any ten of the following words: (commander-in-chief's, commanders-in-chief's).

commander-in-chief	American	woman	clerk
mother-in-law	accountant	farmer	hero
government	employee	Jones	man
stenographer	brother	sheep	lady

EXERCISE 43 — *Oral or Written*

Use the names of ten classmates in possessive phrases; as, John Smith's book.

EXERCISE 44

Make a list of ten business firms and use each in the possessive case; as, "Wanamaker's new store"; "Milton and Burrows' spring opening." Distinguish this use of the possessive with a firm name from that in such sentences as "Simms's and Jones's stores are both doing a good business"; or, "Neither Hascall nor Babb's geography is now used."

EXERCISE 45

As seems best, use the possessive case or the preposition *of* ("President McKinley's second term"; "invention of printing") to express relation between the words in the following:

President McKinley, second term; invention, printing; accounting, method; day, pay; Merrill, store; mayor, office; three year, saving; the house, foundation; the United States, government; California, seaports; the city clerk, rooms; the knife, handle; the cow, horns; the store, heating system; a plumber, bill; an agent, expenses; janitor, duties; a church, steeple; the state, capital; auctioneer, announcement; jury, verdict; store, owner; teacher, advice; book, cover; Burns, poems; Mr. Jones, house; pupils, books; senator, term; doctor, prescription.

EXERCISE 46

Make a list of twenty possessive forms that you find in advertisements, on store signs, or on delivery wagons. Note the number of each, whether singular or plural. Do you find these forms always correctly used?

EXERCISE 47

Copy the following, inserting apostrophes where needed:

1. Do you like the Joneses house?
2. The child hurt its finger.
3. My brothers are staying at Toms bungalow.
4. I lost my sisters glove.

5. Jamess horse is in the farmers stable.
6. An employers interests should be an employees.
7. His mother-in-laws sisters are teachers in a girls school.
8. The Rockway Life Insurance Companys statements are reliable.
9. Potter and Johnsons stores were burned.
10. Websters and Worcesters dictionaries are widely used.
11. Pass me Johns hat.
12. I have examined the cashiers account.
13. His store is at Simmonds Corner.
14. There were brisk sales of ladies slippers and mens coats.
15. Childrens games and womens coats are found on the fourth floor.
16. The womens association keeps a directory of desirable girls schools.
17. He began work as an office boy in his father-in-laws store.
18. I studied last winter at Brigham and Coulters Business School.

PRONOUNS

EXERCISE 48

Copy the following sentences and substitute *I*, *my*, *me*, *myself*, *he*, *his*, *him*, or *himself* for the asterisks. Justify your choice.

1. John and * went to dinner together.
2. * wished to be remembered to both Mary and *.
3. Please help * to get down or * may hurt *.
4. Between you and *, * is a poor salesman.
5. * is a better writer than *.
6. Did William or * receive the promotion?
7. * saw the accountant and * coming down the street.
8. Thank you, but * wish to tell * about it *.
9. Who is there? *.
10. Will you let Tom and * have * ball?
11. * prefer to do it *.

EXERCISE 49 — *Oral or Written*

Substitute *she, her, herself, they, their, them,* or *themselves* for the asterisks, according to the directions in Exercise 48.

1. Next summer the other girls and * are going to the seashore.
2. It was * who bowed to *.
3. * promised that * would not send anybody else, but said that * would come *.
4. Would you pay the bill if you were *?
5. The firm gave * all a holiday.
6. * said that * would count the cash for *.
7. If * will not help *, who can help *?
8. * should not try to do more than *.
9. Who told * to go?
10. The elder woman is *.
11. I asked * to go because I thought it ought to be * who first met *.
12. * has as much work as * to do; in fact, * share is more than that of the rest of * all together.

EXERCISE 50

Substitute for each asterisk the proper form of a personal pronoun (*I, you, he, she, it*). Indicate the fact when more than one choice is possible.

1. Everyone has gone except * and *.
2. Let * and * go to the store if * will not go.
3. Is * * whom * wish to see?
4. * said that * and * might stay.
5. * am sure * could not have been * who spoke to *.
6. The assistant buyer has left word for * and * to call at * office at five o'clock.
7. * said that * knew * was * by * voice.
8. * will call and take * and * visitors to see the celebration.
9. * are almost as expert as *, but * both have much to learn before * can handle a typewriter as rapidly as * does.

EXERCISE 51

In the following sentences substitute the proper form of the pronoun *who* wherever asterisks occur, and give the reason for your choice.

1. * do you think will be chosen?
2. * hat is that?
3. The prize will go to the person * sells the most.
4. To * would you give the prize?
5. * won the prize?
6. Do you remember * he chose?
7. I do not know * you mean.
8. I could not see * said it.
9. From * can this telegram be?
10. * do you say brought the letter?
11. I don't know * to ask for the parcel.
12. He gave the purse to the man * name was written on the goods.
13. They have found the man * they think took the goods.
14. * do you wish to see?

EXERCISE 52

Substitute the correct pronominal forms (*his, her, their*) for the asterisks in the following sentences:

1. Every pupil will now pass in * work.
2. The pupils will now pass in * work.
3. Every girl must present a specimen of * work in drawing.
4. Each boy and girl employed in the wrapping department received an extra dollar in * envelope.
5. Every man and woman is responsible for * own success or failure.

EXERCISE 53

1. Compare the following sentence with 4 in Exercise 52 and choose the one that you prefer:

All boys and girls in the wrapping department received an extra dollar in their envelopes.

2. Rewrite 5 in Exercise 52 in the same way as 4 has been rewritten in (1).

EXERCISE 54

Copy and bring to class the ten best sentences you can find in your reading to illustrate the principle that a pronoun agrees with its antecedent in number.

ADJECTIVES AND ADVERBS

EXERCISE 55

Be prepared to give the other two forms of any one of the following words:

POSITIVE	COMPARATIVE	SUPERLATIVE
bad (badly, ill)	worse	worst
good	better	best
late	later, latter	latest, last
little	less, lesser	least
much, many	more	most
old	older / elder	oldest / eldest
well	better	best

EXERCISE 56 — *Oral or Written*

Form the comparative and superlative of the following adjectives and adverbs. Use ten of these forms in sentences. Remember that the comparative degree is used when two subjects are compared and the superlative when more than two are compared.

foolish	stupid	good	fast
greedily	scared	funny	apt
stupidly	boldly	angry	real
common	strong	warm	bold
awkward	healthy	little	dry
prominent	worthy	hard	fine

EXERCISE 57 — *Oral or Written*

Point out each adjective and adverb in the following sentences, indicate its degree of comparison, and write its positive, its comparative, and its superlative:

1. As he was much larger than I, he could run much faster.
2. The shrewdest business men are not the most reckless.
3. Stocks are low at present, but they rise quickly after the Western harvest is over.
4. He is six feet tall and in every way large for his years.
5. The well is much deeper than I thought it was.
6. The hurdy-gurdy man played a lively air, and the merry little children could remain quiet no longer, but gathering in noisy groups on the green, they danced gleefully the old peasant dances and made more lovely, because more human, the enchanting autumn afternoon.
7. I am very sorry that an earlier engagement will make it impossible for us to arrive sooner.
8. A little learning is a dangerous thing.
9. The country became rougher; the people, more savage; and the water and food, the worst we had yet experienced.

EXERCISE 58

Substitute adjectives or adverbs for the asterisks and be ready to compare the words you have inserted.

1. He talked * loud and * louder than was necessary.
2. It is not so * as it was yesterday. The weather forecasts say * rain to-morrow.
3. He is the * boy in his class.
4. Which is *, a pound of feathers or a pound of gold?
5. New York is the * city in the United States.
6. Who is the *, you or your brother?
7. February is the * month of the year; July is one day * than June.
8. Of all metals iron is the most *.
9. I sat * the door than he did, and was, of course, * from the speaker.
10. The Volga is the * river in Europe, but the Mississippi is much * than the Volga.

VERBS

EXERCISE 59

Rewrite the following sentences, using only active forms of the verbs. Add any expressions necessary to make your sentences clear. Point out the rewritten sentences which you consider an improvement on the originals.

1. Your letter was received yesterday.
2. I had been warned that the excuse would not be accepted by Mr. Jordan.
3. The market has been weakened by the discouraging crop reports that have been sent in from the West.
4. The building was insured for less than one half its value.
5. With the proofs are inclosed two leaflets explaining the routine of our Composing Room and Proofreading Department.
6. Our information is carefully compiled and is secured from the most reliable sources.
7. The best way for complete information to be secured about any stock is to write for our special report.

EXERCISE 60

1. Write five sentences in the active voice, using five or more of the verbs on page 43.

2. Write five sentences in the passive voice, using five or more other verbs in the same list.

3. Select five verbs from the same list that may be used either in the active or in the passive voice. Write sentences to show that the verbs selected may be used in either voice.

EXERCISE 61

From any of your textbooks select a page and make a list of all the verb-phrases you find. Why are these called verb-phrases?

INFINITIVES AND PARTICIPLES

EXERCISE 62

Substitute infinitives for the asterisks in the following sentences:

1. It would be easy * the difficulty.
2. * the difficulty would be easy.
3. He requested me * next day.
4. Tell him * you the receipt.
5. He wishes * now.
6. This is the way * it.
7. I wish you * in the next room.
8. He was trying * him an explanation.

EXERCISE 63

Make a list of the infinitives in the letter on page 112 and tell whether each is present or present perfect.

EXERCISE 64 — *Oral or Written*

Tell the part of speech of each of the italicized words in the following sentences:

1. I see them *writing.*
2. I see their *writing.*
3. I like to see him *walking.*
4. I like to see his *walking.*
5. We told them about Julia's *mailing* the letter.
6. We saw John *mailing* a letter.

EXERCISE 65 — *Oral*

Pick out the verbal nouns and the verbal adjectives in the following sentences and explain your choice in each case:

1. He made his money by fishing.
2. The fishing industry on the Columbia River is very important.
3. He recommended trading with the local dealers.
4. When trading in the city he always compared the goods offered by different stores.
5. Selecting the least-exposed portion of the beach, they pushed off.
6. Having sought in vain the kind of house he wanted, he finally began building to suit himself.
7. Reading in the paper an account of his friend's fine playing, he wrote at once, congratulating him.

EXERCISE 66

Bring to class clippings which contain a number of verbal adjectives and verbal nouns. Be ready to explain them.

EXERCISE 67

Make lists of words ending in *ing* in selections on pages 116–117; give to each word listed its correct grammatical name.

EXERCISE 68

Point out the errors in the following sentences and rewrite them:

1. Replying to your telegram of June 1, the carload of flour was shipped the same day.
2. Rushing breathless to the station, the train pulled out before our disappointed party.
3. Having told him why I had called, he began to show reviving interest.
4. Granting what you say to be true, his letter does not excuse his delay.
5. Admitting what you said, the argument does not appeal strongly to me.

PRINCIPAL PARTS OF VERBS

EXERCISE 69

Be prepared to write from dictation the following verbs:

PRESENT	PAST	PAST PARTICIPLE
awake	awoke, awaked	awaked, awoke
be	was	been
bear	bore	borne
beat	beat	beaten
begin	began	begun
bid (at an auction)	bid	bid
bid (command)	bade	bidden
blow	blew	blown
break	broke	broken
bring	brought	brought

PRESENT	PAST	PAST PARTICIPLE
buy	bought	bought
choose	chose	chosen
come	came	come
cost	cost	cost
do	did	done
draw	drew	drawn
drink	drank	drunk
drive	drove	driven
eat	ate	eaten
flee	fled	fled
fly	flew	flown
flow	flowed	flowed
forbid	forbade	forbidden
forget	forgot	forgotten
get	got	got
go	went	gone
lay	laid	laid
lie	lay	lain
lend	lent	lent
loan	loaned	loaned
pay	paid	paid
prove	proved	proved
ride	rode	ridden
ring	rang	rung
rise	rose	risen
raise	raised	raised
run	ran	run
see	saw	seen
sell	sold	sold
shrink	shrank	shrunk
shake	shook	shaken
show	showed	showed, shown
sit	sat	sat
speak	spoke	spoken
spring	sprang	sprung
steal	stole	stolen
swim	swam	swum
take	took	taken

PRESENT	PAST	PAST PARTICIPLE
tear	tore	torn
think	thought	thought
throw	threw	thrown
weigh	weighed	weighed
write	wrote	written

EXERCISE 70

Write the principal parts of the verbs in the following list and state whether the verb is regular or irregular:

undertake	compel	mean	burn
speak	prove	come	talk
finish	drink	shut	get
begin	raise	dive	see
think	steal	flow	fly
lie (tell a falsehood)	bring	nail	go
lie (recline)	light	rise	be
fly	flee	flow	prove

EXERCISE 71 — *Oral*

In the following sentences, (1) name the tense of each italicized verb; (2) change the verb to some other tense, and name the tense; (3) give the principal parts of the verb:

1. It *began* to rain.
2. I *think* you are mistaken.
3. Our team *beat* the visitors.
4. He *bid* ten dollars on the watch.
5. The wind *has blown* all night.
6. Birds *fly* south in autumn.
7. He *had driven* the nail into the floor.
8. I *will shake* the rug myself.
9. The sailor *swam* to the boat.
10. The witness *was proved* unreliable.
11. *Do* as you are told.
12. He *knew* that I was wrong.

EXERCISE 72 — *Oral*

Explain why it is useful to know the principal parts of a verb. Illustrate your statements by showing that "I have sung" is correct and that "I have sang" is incorrect.

EXERCISE 73

Make lists of the auxiliary verb forms, participial forms, and infinitive forms in the selections given below.

Ability to operate a typewriter will increase the value of any office worker, but a high degree of skill should be attempted only for those who expect to become stenographers or typists. Habits of accuracy, neatness, attention to details, and rapidity of motion can be stimulated through typewriting practice. No other commercial subject appeals so strongly to the younger pupils, and through the interest thus created the pupil may be held in school longer and thereby secure more thorough preparation for business.

Modern commerce, in its magnitude and complexity, demands a broad and thorough education of those who aspire to positions of responsibility. In the past the young man entering business could learn the routine of his calling by beginning as a clerk in some office or business house. Today he needs a much broader education than can be obtained from the narrow specialization ordinarily prevailing in office or shop. It is not enough to know something of commercial methods. The principles which underlie business practice must be systematically and carefully studied.

VERB SYNTAX

EXERCISE 74

1. Write the first person singular, all tenses, indicative mood, active voice, of the verb *strike*. (Indicative, active, present: "I strike.")

2. Write the third person plural, all tenses, indicative mood, active and passive voices, of the verb *tell*. (Indicative, active, present: "They tell"; indicative, passive, present: "They are told.")

EXERCISE 75

1. Write the active voice complete of the verb *write*. (Active, indicative, present: "I write, you write, he writes; we write, you write, they write.")

2. Write the passive voice in the third person singular of the verb *sell*, using the subject *it*. (Passive, present, third, singular: "It is sold.")

EXERCISE 76

On a sheet of paper ruled as shown below make a list of the finite verbs in the selection on page 13. Give the person, number, tense, mood, voice, and principal parts of each verb.

VERB	PERSON	NUMBER	TENSE	MOOD	VOICE	PRINCIPAL PARTS
will increase	third	singular	future	indicative	active	increase, increased, increased

32. *Shall* and *will*. The verbs *shall* and *will* deserve particular attention, owing to the common confusion of the two functions of each verb. *Shall* and *will* express

1. Tense: they form with the infinitive (without *to*) the future tense of any verb.

I shall go. He will go.

(*Go* is the infinitive without *to*.)

2. Mood: they sometimes express *determination*, *willingness*, or *desire*.

I will go. He shall go.

The following are the general rules for the use of *shall* and *will*:

1. **Independent clauses and simple sentences.** ***In independent clauses and simple sentences*** **'shall'** ***in the first person and*** **'will'** ***in the second and third persons denote futurity;*** **'will'** ***in the first person and*** **'shall'** ***in the second and third persons denote determination, willingness, or desire.***

This rule may be shown as follows:

Simple Futurity		Determination, etc.	
Singular	Plural	Singular	Plural
1. I shall go.	We shall go.	1. I will go.	We will go.
2. You will go.	You will go.	2. You shall go.	You shall go.
3. He will go.	They will go.	3. He shall go.	They shall go.

2. **Dependent clauses.** ***When a second speaker reports the words or ideas of a first speaker, the second speaker uses*** **shall** ***if the first speaker used*** **shall, will** ***if the first speaker used*** **will.** ***In other words, where direct discourse is changed to indirect discourse*** **shall** ***and*** **will** ***remain unchanged.***

First Speaker I *shall* go. (Direct discourse.)
Second Speaker He says he *shall* go. (Indirect discourse.)
First Speaker I *will* not go.
Second Speaker I believe he *will* not go.

3. **Questions.** (*a*) In the first person *shall* is usually the correct word in asking questions.

Shall I close the door?
Shall we ask her advice?

(*b*) In the second and third persons, use *shall* if *shall* is expected in the answer; use *will* if *will* is expected.

Will you go with us? (I *will.*)
Shall you be able to come? (I *shall.*)
Will your store close at five o'clock? (It *will.*)

4. ***Should* and *would*. 'Should' *and* 'would' *follow the same general rules as* 'shall' *and* 'will,' 'should' *corresponding to* 'shall' *and* 'would' *to* 'will.'**

He said he *should* go. (Future.)
I do not believe he *would* go. (Determination.)

It must be remembered, however, that *should* is sometimes used in the sense of *ought*.

He *should* be more careful.

EXERCISE 77 — *Oral*

Explain the meaning of the italicized words in the following sentences:

1. When the hunger and thirst of a shipwrecked person have been satisfied, he *will* still be conscious of other needs.
2. I *will* go with you.
3. The sun *will* set at about seven o'clock.
4. I *shall* be ready at noon.
5. Not only *will* hot food and drink warm the body, but any food *will* enable the body to keep up its heat.
6. You *will* be expected to report at seven sharp.
7. It is necessary to a successful business that its advertising *shall* be truthful.
8. Fuel, as we *shall* see, is one of the important articles of commerce.
9. It is intended in this school that the student *shall* utilize the knowledge he already has.
10. If a person were investing money, he *would* want to know first the character of the person with whom he is to deal.
11. I *would* not do that if I were you.
12. Do you think he *will* come?
13. He thought James *would* come.
14. *Will* (*shall*) you apply for an increase in salary?
15. Do you think he *should* ask for more salary?
16. *Shall* I wait for you?
17. *Will* you wait for me?

18. If you *should* depend entirely upon yourself, you would have no books unless you should write them, no music unless you should compose it, no games unless played alone.

19. This store *shall* stand for the traditions built up through half a century.

EXERCISE 78 — *Oral or Written*

Substitute *shall* or *will* for the asterisks in the following sentences and be ready to justify your choice:

1. John * be there on time.
2. * John be there on time?
3. I think it * be a fine day.
4. I think he * be here on time.
5. He says that he * send the money on Thursday.
6. * you get me the red ink?
7. They * be late if they don't hurry.
8. * we be late?
9. You * bring the receipt book to the office.

EXERCISE 79 — *Oral or Written*

Substitute *should* or *would* for the asterisks in the following sentences and be ready to justify your choice:

1. If you * fail to keep the appointment, it * seriously inconvenience me.
2. He thought it * be a fine day.
3. They * like to have your answer now.
4. You * remember the old saying:

   He who by the plow * thrive
   Himself must either hold or drive.

5. Louis * make a good salesman, but I doubt if he * care to accept your proposal.
6. I feel it * be wasting time to carry the discussion further.
7. What * you do in a similar situation?
8. I know you * do better if you * go yourself.
9. * I do it myself?
10. Finally, we decided we * walk the whole distance.

EXERCISE 80

Write six sentences illustrating uses of *shall, will, should,* and *would.*

EXERCISE 81

Copy from one of your textbooks six sentences illustrating the uses of *shall* and *will.* Report which uses seem the easier to find.

EXERCISE 82 — *Oral*

Comment on the following sentences and correct them:

1. I will be pleased to have you call.
2. I will be pleased to receive your letter.
3. We will be sorry to hear that you cannot come.
4. We will enjoy having you on our sales force.
5. I will tremble when I enter his office.
6. I would prefer to remain in my present position.
7. I would be glad to have you come.
8. We would say in reply to your letter that the goods were forwarded on the twenty-first.
9. I would like to have you call at my office.

CHAPTER III

PUNCTUATION

The tendency today is to use few punctuation marks. "Too little rather than too much" seems to be a popular motto governing punctuation, especially in business writing. This is particularly true of the comma, a mark liable to be overworked by the inexperienced writer.

33. Value of punctuation. The rules of punctuation are not arbitrary, but are based on common sense. This permits a certain variety in the choice and use of some punctuation marks, but nobody is for this reason to suppose that he may be a law unto himself in punctuation. In general, the art of punctuation is designed to make reading matter clearer and easier to read. Without it almost any page of written matter is difficult to understand and is taxing to the eye, as the following selections will show:

> Rotterdam is not a beautiful city nor is it thoroughly Dutch for it carries on commerce with too many countries of the world and is visited daily by too many foreigners for it to keep its Dutch characteristics if you do not like sailors and sailor ways do not go to Rotterdam for they are everywhere and hundreds of ships lie at the docks are towed or poled slowly through the dark water of the canals between the rows of boats on either side or sail proudly out of the harbor toward distant lands those bound for the United States carry great quantities of hides and skins spices from the Dutch colonies of the Far East cheese rice and many other things among the important exports are bulbs seeds roots and plants for the Netherlands is famous for these products. — ALLEN, "The New Europe"

Where adopted suffrage equality has been successful.

I will accept your excuse and your grade will probably be changed by the instructor.

The check which you regret has not yet come through will be sufficient receipt.

This morning we saw our friend Brown hurrying along the street brows knit and mind apparently full of profit and loss two boys were passing a baseball one missed a catch and the ball rolled toward Brown we saw him go down for the ball almost as neatly as Hollocher or Groh would have gone down we saw him rise and throw the ball back to the boy just for that second Brown thought he was playing ball again we do not flatter him by saying that both the stop and the throw were as good as any he ever made and then we saw him smile and walk to his office with his head up his whole day had been brightened what we all need is more play

COMMON PUNCTUATION MARKS

The following punctuation marks are in common use: period (.), comma (,), semicolon (;), colon (:), dash (—), interrogation point (?), exclamation point (!), quotation marks (" ").

NOTE. The hyphen, the apostrophe, and italics, although not really marks of punctuation, may be conveniently treated in this chapter.

In the following arrangement the period shows the greatest degree of separation, the comma the least: period, colon, semicolon, comma.

The interrogation point and the exclamation point, like the period, may complete a sentence, and, like the comma, they may occur between words in a sentence.

34. The period. The period (.) is used as follows:

1. At the close of a sentence.

The mill is open.

2. After almost every abbreviation.

Mr., R.I., acct.

35. The comma. The comma (,) is used as follows:

1. To separate a series of words, phrases, or clauses.

I sold a bat, a ball, and a baseball glove.

Modern business men have adopted many inventions for saving time, reducing labor, and lessening expense.

An account is kept with the bank, deposits are made, and checks are drawn.

2. To separate words or phrases that express contrast which is especially emphatic.

Pay the expressage on the first order, but not on the second.

3. To set apart parenthetical expressions when the degree of separation is too slight to warrant the use of parentheses or dashes. The following expressions may be classed as parenthetical and therefore should be set apart by commas:

a. Many adverbial expressions.

I consider your letter, if I may say so, entirely uncalled for.

He says, however, that he will allow you wholesale prices on your next order.

b. The relative clause that is descriptive.

Long, intricate sentences, which usually require complex punctuation to make them plain, should not be used.

But if the relative clause is restrictive, that is, plainly restricts the main subject to some particular class or thing, no comma is used.

Sentences that require a complex system of punctuation should be avoided.

c. Words in apposition.

We refer you for further information to our representative, Mr. Henry L. Pierce, who will call on you this week.

4. To set apart informal or short direct quotations.

The vital question will be, "Did you make the sale?"

I will quote a maxim that fits this case, "Easy buyers make hard collections."

5. Sometimes to separate the parts of a compound sentence when these parts are simple and closely connected in meaning.

A receipt need not be taken when an account is paid by check, but it may be properly asked for if desired.

6. To take the place of omitted words when the pause at the omission is a marked one.

Some firms require detailed reports; others, nothing.

7. To separate each group of three figures from the next group in a sum expressed in figures. (The figures denoting cents are preceded by a period.)

NOTE. For the use of the comma in the heading, address, and complimentary close of a letter, see models, pages 176, 177.

EXERCISE 1

Copy and insert commas and periods in the following selection. Be prepared to give the rules for the marks which you use.

The United States mines over half of the world's yearly output of copper Michigan Montana and Arizona are the chief states in which it occurs on the Keweenaw peninsula there is a copper district seventy miles long and from three to six miles wide the Indians have taken copper from this region for many ages and their mines sometimes with great lumps of copper in them which the Indians have been unable to lift out were discovered by the whites when they came in Montana there is a district called Butte which is the greatest copper camp in the world the copper mined in Arizona does not come from one particular place but from many different localities within the state.

Gold occurs all over the world but chiefly in volcanic districts it may be found embedded in rock sometimes in nuggets and again in small particles as the rock wears away the gold is washed into some neighboring stream where it soon becomes mixed with sand and gravel by shaking the sand about in pans it is possible to separate the particles of gold for being heavier than the rest they sink to the bottom and may then be separated out. — KELLER and BISHOP, "Commercial and Industrial Geography"

36. The semicolon. The semicolon (;) is used as follows:

1. To separate the members of a long compound sentence when these members are complex or contain in themselves commas, when commas are not sufficient to make the meaning clear.

Close punctuation, characterized especially by the use of commas, was common in English in the eighteenth century and is the rule in present French usages; but open punctuation, characterized by the avoidance of all pointing not clearly required by the construction, now prevails in the best English usage.

2. To separate short independent sentences closely connected in meaning.

One of these great transcontinental roads is designed to traverse the Dominion of Canada; the other is planned to cross the United States.

NOTE. When the sentences are short, simple in construction, and so closely connected in meaning that the semicolon seems to give too great a degree of separation, the comma may be used.

3. Before a series of words in apposition with a general term introduced by *as, viz., i.e.,* or similar expressions.

We handle four grades of flour; viz. King Philip, Great Western, Everybody's, and Baker's Best.

EXERCISE 2

Copy and insert semicolons and commas in the following:

Not only animals are adapted to the regions in which they live plants show the same adjustment. The plant which grows in the desert is able to exist on a small quantity of moisture its stalk and leaves are glazed and shiny which means that they are so constructed as to lose by evaporation very little of the moisture which they contain.

We have a saying that "a Jack of all trades is master of none" that is he can do a great many things fairly well but nothing extremely well.

The wool-raising regions of this country are in the first place unfavorable for manufactures and secondly they are unable to furnish us with all the wool we need.

The first overshoes imported into this country were made of a single piece of rubber today a rubber shoe has seven or eight different parts and a rubber boot over twenty.

37. The colon. The colon (:) is used as follows:

1. Before a formal enumeration, which is often introduced by some such expression as *this*, *these*, or *as follows*.

Our position in regard to the present value of your plant is based on some such argument as this: depreciation applies to all forms of personal property, such as buildings, machinery, furniture, and fixtures of all kinds.

2. Before a direct quotation of a formal nature.

Huffcut says on this very point: "An infant is a person under the age of twenty-one. In many states women become of age at eighteen or even younger if married."

"We hold these truths to be self-evident: That all men are created equal; that they are endowed by their Creator with certain inalienable rights; that among these are life, liberty, and the pursuit of happiness."

3. To separate from the rest of the sentence an explanatory clause that is not introduced by a conjunction. (Such a use of the colon indicates a wide degree of separation between what precedes and what follows it.)

We ask you to visit our sample rooms and examine our goods for yourself: investigation does not weaken a good cause.

4. Between the hour and minutes when time is expressed in numbers. (The period also may be used.)

12:30 P.M. 7:45 A.M.

NOTE. The colon is seldom used in business writing to separate the parts of a sentence. The business sentence should be simple, and the use of the colon implies complicated structure peculiarly unfitted for business writing. There is also a marked tendency today to use a semicolon where a colon was formerly used. Thus, in the sentence illustrating the third rule for the colon, a semicolon may take the place of the colon.

EXERCISE 3

Copy and insert semicolons and colons in the following:

The salaries of the justices of the Supreme Court are as follows first and second districts, $17,500 remaining districts, $7200 but nonresident justices sitting in the appellate divisions of the first and second departments receive the same compensation as the justices in those departments.

Copy from the text of this book three selections that illustrate uses of the colon. Omit all punctuation marks and pass your paper to some other student, who will punctuate and return it to you for correction.

Write a sentence in which you mention all the subjects you are studying. See if you can make a colon an appropriate part of your punctuation.

Quote in writing a good business maxim. Use a colon.

38. The interrogation point. The interrogation point (?) is used as follows:

1. After a question or after each of a series of questions.

Will you accept our offer?

What is your best quotation on flour? on salt in bulk? on corn meal for fall delivery?

2. To express doubt as to the accuracy of a statement.

His address is 52 (?) Quentin Avenue.

39. The exclamation point. The exclamation point (!) is used as follows:

1. After an expression of strong emotion.

What delightful news!

2. To denote sarcasm.

Of course your argument is sound! However, we are so unreasonable as not to admit it.

EXERCISE 4

Copy and punctuate the following:

1. May I have some paper
2. I should like to have some paper
3. Please answer the following questions Are your prices lower than his Are your goods better
4. That is just what I want
5. Do you not know that bills should be receipted

40. Quotation marks. Quotation marks (" ") are used as follows:

1. Before and after every direct quotation.

Speaking of punctuation, Genung says, " There are two marks or indications of completed structure: the capital and the period."

2. To inclose the titles of books.

Hill's great work is " The Foundations of Rhetoric."

NOTE 1. There is a growing tendency to omit quotation marks before and after book titles, particularly where they are not an aid to clearness: I am sending you a copy of Phelps's World War.

NOTE 2. When a quotation is included within another quotation, the former is inclosed by single quotation marks. A quotation placed within the second quotation is inclosed in double quotation marks, and so on.

He wants us to answer the following question, " What is meant by 'Bulls' and 'Bears'?"

41. The dash. The dash (—) is used as follows:

1. To indicate a sudden change in thought or construction.

As for the rest — well, you must use your own judgment.

2. To mark a degree of separation greater than that indicated by the comma and less than that by parentheses.

42. Parentheses. Parentheses ( ) are used to inclose explanatory matter that may be omitted without changing the grammatical structure of the sentence.

Sir Isaac Pitman (1813–1897) was knighted for his great services to stenography.

43. Brackets. Brackets [ ] are used to inclose matter inserted by some person other than the author.

"He [Pitman] was greatly interested in the subject of reformed spelling."

44. The apostrophe. The apostrophe (') is used as follows:

1. As a sign of the possessive case.

The *lady's* glove The *ladies'* gloves

2. To indicate the plural of letters, figures, and signs.

Make your *8's* plainer and dot your *i's.*

3. To mark the omission of a letter.

don't (do not) doesn't (does not)
o'clock (of the clock)

EXERCISE 5

Copy and punctuate the following:

1. The pamphlet issued by the postmaster general says it is unlawful to send an ordinary letter by express or otherwise outside of the mail.

2. Crabbes Synonyms is a valuable book for the study of words.

3. That country says Ruskin is the richest and noblest which nourishes the greatest number of noble and happy human beings.

4. A Peerless chimney is easily cleaned but not easily broken.

5. One politician when taken to task for not working in his office cynically replied Work why I worked to get here.

6. We are entirely satisfied but you knew that when you received our last order.

7. These cities New York Chicago Boston and Philadelphia are among the worlds great business centers.

8. Walter or Walt Whitman 1819–1892 was born at Huntington Long Island.

9. He Muzzey declares that the discovery of America was an accident.

10. The presidents message was received with favor at least no one objected to it.

11. The superintendents office the door of which we just passed is too easy of access it should be on the top floor.

12. You cant improve your handwriting unless you take more care. If you persist in making your *ms* and *ns* the same and *os* like *as* you cannot expect to pass in penmanship.

13. Would you learn of a new and safe investment then fill out the inclosed card and mail it to us at once.

EXERCISE 6

Copy and punctuate the following selection:

I sat in the New York office of the largest company in America that makes a business of buying and recovering scrap-metal the telephone rang some one at the other end offered carloads of old brass

Make it a quarter of a cent less and Ill take it said the man at my end

Apparently the man at the other end did make it a quarter of a cent less the receiver was hung up with evident satisfaction

How much did that transaction involve I asked

About fifteen thousand dollars

When do you pay him on delivery I suppose

He will get ninety per cent of his money now the rest when delivery is made

But why do you pay him before he delivers anything

Its the custom of the trade the chances are that he hasnt a pound of the metal that he sold me he has merely an option on a lot of it if we didnt finance the transaction the game would be so much the harder to play there certainly would not be the same incentive for the small man to ransack the country for wastes

But suppose he cashes your check and decamps

He wont

Why wont he

Because in the fifty-two years during which we have been dealers on a large scale our losses through dishonesty have been negligible what is more we never see the scrap that we buy until it arrives at one of our yards or warehouses

By the powers here is business that is considered so far beneath the dignity of Americans that few of them engage in it and then only in the more polite scrap-iron branches of it and yet over all its fumes its rust its cough-breeding dust hangs the mantle of honesty

45. Capitalization. Begin with a capital letter the following:

1. The first word of every sentence, of every line of poetry, of every formal resolution; as,

Resolved: That it is the sense of this meeting, etc.

2. Proper names in general, including the names of the months and days of the week.

NOTE 1. The names of the seasons are not begun with capitals. Such words as *east*, *west*, *northwest*, etc. are capitalized when they are used as the names of certain sections or countries, but not when they indicate merely direction.

The *West* is a great country. The building faces the *west*.

NOTE 2. When the title of a book contains more than one word, only the important words are capitalized.

Smith's "Business English and Correspondence"
Dickens's "The Cricket on the Hearth"

3. Most adjectives derived from proper nouns.

The latest *Parisian* styles. A good piece of *Dresden* china.

4. All titles of respect, honor, or office; such words as *mayor*, *president*, and *chairman* when used as a substitute for a proper name or when preceding a name.

I have just sent a letter to The Honorable John S. Norris.

It gives me great pleasure to introduce the speaker for the evening, President John W. Krantz, of the firm of Wilson and MacCormack.

5. The pronoun *I* and the interjection *O*.

NOTE. Common nouns and adjectives often begin with a capital letter when they are the important words of definitions.

EXERCISE 7

Copy and punctuate the selections on pages 52, 53.

46. Italics. To indicate italics in written or typewritten manuscript, place a straight line below each word that is to be italicized. The following expressions are commonly italicized in the body of a paragraph:

1. The title of a book. Be sure to italicize the exact title. If it includes an article (*a*, *an*, or *the*), see that the article is italicized.

Scott's *Monastery* *The Arabian Nights' Entertainments*

NOTE. On page 59 it has been said that titles of books may be inclosed in quotation marks. Either italics or quotation marks may be used, but not both. On some occasions both may be omitted, however; see note 1, sect. 40.

2. Names of ships.

He booked a passage on the *Mauretania.*

3. Titles of newspapers and periodicals.

The Sun *The New York Herald*

NOTE. Do not italicize the article *the* or the name of a city unless it is a part of the title.

The *New York Evening Post* The San Francisco *Examiner*

4. Any word that requires special emphasis. In such instances, however, italics should be used very sparingly.

I wish you to write *at once* as to what your intentions are.

EXERCISE 8

Copy, punctuate, capitalize, and italicize the following:

1. Last summer I read the new york daily world every day
2. I have studied algebra typewriting english and history
3. I see by the cleveland republican that there are many ohio people going abroad on the carmania
4. Is there anything to prevent your going now

5. The book I am reading is kidnapped by r l Stevenson

6. We request that you examine the thread give it a trial and let us know your opinion

7. The inclosed samples show the quality of our stationery which compares favorably with that made by the same process elsewhere may we have the pleasure of hearing from you

8. You may reach me by writing to the address given above or by telephoning to me at macon 183 m or stoneham 211 r between 8 am and 2 pm

9. Probably no gift of the earth has been the source of so much happiness and misery so great joy and sorrow as the yellow metal gold because of the power it brings men have fought and died to obtain it with this aim in view no sacrifice has been too great no hardship too terrible to endure the discoveries of gold in california in australia and later in alaska and canada have furnished stories of daring of endurance or perils fit to rank with those of sindbad the sailor and aladdin or the wonderful lamp

10. The committee on business education holds that english is the most fundamental universal and important subject of the commercial curriculum it is the one subject without which all the others would be of lessened value the committee therefore recommends that english be required from the first of the seventh year to the end of the twelfth year and that it be given first place in all considerations of time and methods of study

CHAPTER IV

SPELLING AND THE USE OF WORDS

I. SPELLING

47. Standards of spelling. There was a time when there were no set rules for the spelling of English words. Chaucer, the first great writer in English, wrote so common a word as *when* both *whan* and *whanne*, and Caxton, the first English printer, spelled *book* as *boke* and *booke*. Worcester calls attention to the fact that "in the translation of the New Testament, by Tyndale, who was distinguished for talents and learning, the pronoun *it* is spelled in no less than eight different ways, as follows: *it, itt, yt, ytt, hit, hitt, hyt, hytt;* and in some cases four or five of these different modes are to be found in the same chapter."

But today, while the spelling of English words may often seem absurd or cumbersome, the accepted forms are usually invariable. In this particular the American business man remains conservative and conforms to good use as indicated by some standard dictionary.

Bad spelling is objectionable to some persons who will overlook more serious faults. A misspelled word has caused many a letter to receive scant attention. The applicant for a position who puts an *e* in *salary* or an extra *c* in *recommendation* is likely to be set down as careless or ignorant.

48. Correct spelling. "Spelling," says Alonzo Reed, "is chiefly a habit of the eye, and is of practical use only in writing. The pupil should therefore be trained to see word forms correctly and to reproduce them on slate or paper till correct writing becomes easy and natural." Great readers are usually

good spellers, as their eyes are accustomed to correct forms, and a word incorrectly spelled looks "wrong" to them.

To improve spelling one should

1. Consult the dictionary when in doubt.
2. Divide a doubtful word into syllables after consulting the dictionary.
3. Learn to pronounce every word correctly.
4. Use a troublesome word until its correct spelling is familiar.
5. Keep a list of all words that prove troublesome.

Students need not be discouraged by their blunders in spelling; these blunders are likely to occur in a small number of words (from twenty to fifty).

49. Syllabication. It frequently becomes necessary to divide a word at the end of a line. This demands a knowledge of **syllabication**, or the division of words into syllables. Here, as in compounding words, we must depend on observation and consult the dictionary when in doubt. The following principles may assist in syllabication, but they are not exhaustive, and the student should consult some standard dictionary for a more detailed treatment of the subject.

1. Combinations of letters that are pronounced together must not be separated.

RIGHT	in-struc-tion	prin-ciple	ex-cept
WRONG	instr-uction	pri-nciple	exc-ept

2. Words of one syllable are not divided.

ran train store

3. A single letter should not be separated from the other letters of a word.

RIGHT	evolve	about
WRONG	e-volve	a-bout

4. When a consonant is doubled, one of these consonants may usually be separated from the other.

para*l-l*el co*m-mit-t*ee

NOTE. But words like *dwelling* are divided according to (5).

5. Usually a prefix or a suffix may be separated from the other part of the word.

pre-fix *in*-convenient sing-*ing* *post*-script

EXERCISE 1

Select from the following list the words that may be divided into syllables, and write them, indicating the syllables by means of hyphens:

inconvenient	phonograph	dictionary	business
tremendous	automobile	suddenly	breadth
seamstress	ninety-five	excellent	durable
paymaster	misspell	spelling	sale

EXERCISE 2

Select ten words from the lists on page 73 and divide them into syllables.

EXERCISE 3 — *Oral*

What is the difference in meaning between spelling, pronunciation, and enunciation? Consult the dictionary if necessary. Give examples.

EXERCISE 4 — *Oral*

Divide the following words into syllables, consulting the dictionary if necessary. Pronounce each word with care.

disappoint	laboratory	leakage
disappear	mathematics	negotiable
acceptance	library	promissory
accommodation	miscellaneous	plaintiff
recommendation	geography	casually
appearance	groceries	specially
article	chimney	statute
assignee	tremendous	statue
assets	athletics	telegraphically
mortgage	avenue	regular
monopoly	Connecticut	sarsaparilla
merchant	Cincinnati	Marconigram

EXERCISE 5

Be prepared to write the words given below, and to indicate where the accent falls in each. If you are in doubt as to the correct vowel sounds in any word, consult the dictionary.

WORD	CORRECT ACCENT
address	ad dress′
applicable	ap′pli ca ble
coupon	cou′pon
equitable	eq′ui ta ble
exquisite	ex′qui site
February	Feb′ru a ry
formidable	for′mi da ble
genuine	gen′u ine
gratis	gra′tis
incomparable	in com′pa ra ble
inquiry	in qui′ry
Messrs.	Mes′srs.[1]
misconstrue	mis con′strue
obligatory	ob′li ga to ry
peremptory	per′emp to ry
precedence	pre ced′ence
primarily	pri′ma ri ly

EXERCISE 6

Be prepared to read aloud the following paragraph:

Last February I decided to write to Messrs. Grant and Miller, asking them for a plaster cast of the exquisite and almost incomparable Italian column that my partner and I had seen in their studios. I could not find their address for some time, until, after making several peremptory inquiries, I found I had written it on a paper which had been placed with some coupons in my desk. Messrs. Grant and Miller, replying to my inquiry, said that they should be glad to send me later a cast gratis, but that at present they felt it obligatory to fill other orders which must have precedence over mine.

[1] *Messrs.* is an abbreviation of the French word *messieurs*, and is pronounced *mess′ers*.

50. Compound words. Good usage is the final authority in deciding what words shall be compounded. Many of the best authorities differ as to what words shall be written as compounds, but in general it may be said that the use of the hyphen should be avoided as much as possible. When a compound word is in common use, the hyphen usually disappears:

baseball football notebook textbook

Certain classes of words, however, are usually compounded:

1. Two or more words which are usually distinct used as a modifying adjective. Note, however, that the same words used predicatively are not compounded:

a fur-lined coat The coat is fur lined.

able-bodied	fur-lined	hard-hearted
post-office	up-to-date	half-round
business-like[1]	labor-saving	well-read

2. Those in which a hyphen after a prefix helps to make clear the meaning of the word.

re-cover (compare recover) re-collect (compare recollect)

3. Certain cardinal and ordinal numbers.

thirty-eight thirty-eighth one-hundredth

The following expressions are separate words:

all ready	every one[2]	en route	by and by
all right	some one[2]	per cent	by the way
any time	no one	any one[2]	one hundred

The following expressions are compounded:

cross-purpose	by-product	by-laws
cross-question	cross-stitch	good-by
father-in-law	ex-president	half-mast
self-evident	half-yearly	title-page

[1] Often written as one word.

[2] May be spelled as one word, except when used as distributive force.

The following common words are written as one word:

bookkeeper	bimonthly	somehow
misspelling	anywhere	clerkship
something	northeast	already
somebody	postscript	midday
schoolroom	midwinter	anybody
semiannual	anything	midnight

EXERCISE 7

Be prepared to write from dictation the words in the three lists given above.

EXERCISE 8

With the aid of the dictionary and the rules given on page 69 select from the following expressions those that should be compounded:

dry as dust (book)	written statement
go as you please (race)	all right
would be (salesman)	some day
assembly hall (platform)	every day
gas stove (burner)	half hour
two hundred horse power (engine)	vice president
one and a quarter inch (bolt)	man of war
dirt cheap (bargain)	attorney at law
three legged (stool)	ten cent (knife)
ex governor (Snow)	cash register

Write the following expressions as separate words, as compound words, or as one word:

school committee	book keeper	some thing	any body
common sense	mason work	some how	foot ball
mid year (sale)	head master	half circle	re write
in as much as	semi colon	play mate	can not
never the less	any where	rail road	do not

51. Rules for spelling. Since there are so many exceptions to almost all rules for spelling, the practical way to learn to spell is to give definite attention to each word. The following rules, however, are worth remembering:

1. "Words of one syllable and other words accented on the last syllable, ending in a single consonant preceded by a single vowel, generally double the final consonant before a suffix beginning with a vowel." [1]

drop, dropping	occur, occurring
begin, beginning	plan, planning

EXCEPTIONS. (*a*) This rule does not apply to words in which the last syllable is unaccented.

benefit, benefited	merit, merited
transfer, transferable	register, registered

(*b*) Words ending in *ce* or *ge* retain the *e* before a suffix beginning with *a* or *o*, in order to preserve the soft sound of *c* and *g*.

change, changeable	advantage, advantageous
notice, noticeable	courage, courageous

2. A final *e* is usually dropped before a suffix beginning with a vowel, but is retained before a suffix beginning with a consonant.

safe, safety	hope, hoping	blame, blamable
rate, rating	mere, merely	tame, tamable

EXCEPTIONS.

judge, judgment	true, truly

3. (*a*) Words ending in *y* preceded by a consonant generally change *y* to *i* before a suffix beginning with any other letter than *i*.

notify, notification	library, libraries	apply, applies
inventory, inventories	supply, supplies	try, tries

(*b*) Words ending in *y* preceded by a vowel generally retain *y* before a suffix.

play, playing, playful	delay, delaying, delayed
say, saying	pay, paying, paid

[1] Brooks, English Composition.

4. In words in which *ei* or *ie* is pronounced *e*, *c* is followed by *ei*.

receive, receipt conceit, deceit

As a rime puts it:

When the letter *c* you spy
Place the *e* before the *i*.

5. The prefixes *dis*, *mis*, and *un*, and the suffixes *ly* and *ness*, do not usually affect the spelling of a word. If the prefix ends and the word begins with the same letter, or the suffix begins and the word ends with the same letter, naturally that letter will occur twice.

u*n*-*n*ecessary, unnecessary	mi*s*-*s*pell, misspell
occasiona*l*-*l*y, occasionally	di*s*-*s*atisfy, dissatisfy

EXERCISE 9 — *Oral or Written*

Apply the rules given above to the italicized letters in the following words:

com*e*, coming	lay, la*y*ing
defer, defe*rr*ed	purchas*e*, purchasable
di*ss*olve	real, rea*ll*y
dun, du*nn*ing	rat*e*, rating

EXERCISE 10 — *Oral*

Show that the following italicized words are exceptions to the rules indicated:

1. Hoe, *hoeing*; shoe, *shoeing*; see, *seeing*; dye, *dyeing*; mile, *mileage*. (Rule 2.)
2. Beauty, *beauteous*; dry, *dryly*. (Rule 3.)

EXERCISE 11

(1) Write the plural of the following nouns and be ready to give the rule that applies in each case:

geography	company	chimney	money	penny
laboratory	journey	monkey	valley	story
assembly	library	country	ferry	boy

(2) Write the third person singular, present indicative and past indicative, of the following verbs:

journey	marry	study	buy	pay
specify	hurry	deny	say	try
certify	carry	play	lay	fly

EXERCISE 12

The following words occur frequently in letters of application. Be prepared to write them from dictation.

application	experience	recommendation
advertisement	grammar	respectfully
acquaintance	graduate	respectively
correspondence	manager	secretary
appreciate	qualifications	stenographer
business	principal	bookkeeper
convenient	superintend	salary
English	reference	testimonial
assistant	refer	vacancy
eligible	truly	address

EXERCISE 13

The following words apply to persons holding certain positions. Be sure that you can readily pronounce and write every word in the list.

1. accountant	14. manager	27. mechanic
2. conductor	15. messenger	28. machinist
3. inspector	16. carpenter	29. typist
4. contractor	17. traveler	30. agriculturist
5. janitor	18. employer	31. horticulturist
6. surveyor	19. carrier	32. agent
7. professor	20. telegrapher	33. amanuensis
8. instructor	21. manufacturer	34. chauffeur
9. advertiser	22. jobber	35. chef
10. bookkeeper	23. assistant	36. laundress
11. housekeeper	24. attendant	37. waitress
12. forester	25. electrician	38. secretary
13. stenographer	26. mechanician	39. representative

40. engineer
41. architect
42. employee
43. brakeman
44. motorman
45. expressman
46. statistician
47. administrator
48. proprietor
49. compositor
50. executor
51. executrix
52. assignee
53. attorney
54. pharmacist

EXERCISE 14

Write sentences showing that you understand clearly the meaning of the words in the list in Exercise 13, numbered as follows: 1, 4, 6, 7, 12, 13, 21, 22, 26, 29, 31, 33, 42. Consult your dictionary where necessary.

Make a written list of ten business titles not included under Exercise 13, and be prepared to dictate your list to the class.

EXERCISE 15

The following words are frequently used in banking or other money transactions. Be prepared to write the list from dictation or to spell it orally.

1. antedate
2. asset
3. balance
4. bankbook
5. cancel
6. canceled
7. capital
8. cashier
9. certificate
10. certified
11. check
12. collateral
13. counterfeit
14. creditor
15. currency
16. debit
17. depositor
18. director
19. duplicate
20. embezzle
21. endowment
22. guarantee
23. indorse
24. interest
25. liability
26. negotiable
27. payable
28. principal
29. promissory
30. protest
31. remittance
32. reserve
33. securities

EXERCISE 16

Give in your own words the best meaning you can of the words numbered 1, 5, 7, 8, 11, 16, 18, 20, 25, 27, 29, in the list above.

EXERCISE 17

The following words are sometimes used in transacting insurance or in adjusting claims. Be prepared to spell the words and to give oral definitions of those numbered 1, 5, 6, 12, 14, 15, 26.

1. accident
2. adjuster
3. adjustment
4. agreement
5. allowance
6. annuity
7. appraiser
8. assurance
9. award
10. benefit
11. bonus
12. calculate
13. collector
14. endowment
15. equitable
16. indemnity
17. installment
18. insurance
19. leakage
20. legal
21. lessee
22. liabilities
23. liability
24. lose
25. obligations
26. policies
27. premium

EXERCISE 18

In the shipment of goods the following words are often used. Be prepared to pronounce, spell, and define every word in the list.

advise	customs	memoranda	specification
agreement	demurrage	merchandise	storage
arrival	depot	nondelivery	tally
article	destination	quarantine	tare
breakage	express	rebate	tariff
carrier	expressage	receipt	towage
cartage	foreign	register	transportation

EXERCISE 19

The following words are of frequent occurrence in commercial law. With the aid of a good dictionary write out definitions of the following: 4, 8, 13, 15, 20, 22.

1. abatement
2. acquaintance
3. administer
4. affidavit
5. agreement
6. annul
7. appurtenance
8. assign
9. assignee
10. attorney
11. barrister
12. chattel
13. concurrence
14. copartnership
15. copyright
16. counsel
17. defendant
18. guaranty
19. incorporate
20. litigation
21. partnership
22. plaintiff
23. procedure
24. therefore

EXERCISE 20 — *Oral or Written*

Show by using them in sentences that you understand the meaning of the words numbered 3, 10, 12, 16, 21, 22, in Exercise 19.

EXERCISE 21

Be prepared to write from dictation any one of the following selections. Attend to capitalization.

A BRIGHT young man, possessing force with executive ability, wanted in the office of a manufacturer as correspondent and assistant office manager, with opportunity for speedy advancement; must be able to invest $5000 in company stock; salary to commence, $1500; references exchanged. Address, giving age and past experience, E. W. S., *Daily Record*, Mishawaka, Ind.

A FINANCIAL institution recently organized in Florida desires first-class men to place part of its stock in different sections of the South; former experience not necessary, as this proposition is A1 and will appeal to any one with money to invest; a splendid opportunity for a large income; applications treated in strict confidence. Address Treasurer, P. O. Box 1257, Tallahassee.

WANTED, in a family of four, two girls to do all work except washing; those used to working together preferred; to the right persons good wages and steady employment; references required; also please state how long employed in last place. Address O. K. K., *Indianapolis World.*

AN EDUCATED, experienced, refined American young woman stenographer and general office assistant wanted in editorial office; an unusual opening for capable person; salary small at start; application must be in own handwriting, stating age, education, experience, references, and salary expected. Address, V. S. L., *San Francisco Advertiser.*

A STENOGRAPHER wanted to assist secretary of Cleveland organization for few weeks and possibly permanently; young man of good appearance, inclined to work, with business office or newspaper experience preferred; state when available, age, education, and pay wanted; telephone for appointment; Main 7435.

EXERCISE 22 — ***Oral or Written***

The following words may be divided into groups of ten, and a group may be spelled each day:

1. abbreviation
2. accede
3. accessible
4. accumulate
5. achieve
6. acknowledge
7. across
8. affiliation
9. agency
10. aggravation
11. alienate
12. all right
13. allowance
14. annex
15. apparatus
16. appearance
17. appreciate
18. apprentice
19. appropriation
20. approval
21. arrears
22. ascent
23. athletic
24. auction
25. audit
26. auditor
27. auxiliary
28. avoirdupois
29. awkward
30. believe
31. beneficial
32. blamable
33. bookkeeping
34. boundary
35. business
36. calendar
37. capitalist
38. choose
39. coming
40. commerce
41. commercial
42. commit
43. commodious
44. comparative
45. competitive
46. concede
47. concurrence
48. conferred
49. conscientious
50. consideration
51. consistent
52. contributory
53. corporation
54. credibility
55. deceive
56. defalcation
57. deferred
58. definite
59. depreciate
60. device
61. devise
62. difference
63. dilapidated
64. disappear
65. disappoint
66. dissatisfaction
67. dissolution
68. dissolve
69. dunning
70. eighth
71. embarrass
72. embarrassment
73. emporium
74. enthusiasm
75. equally
76. equivalent
77. exaggerate
78. exceed
79. excel
80. excellent
81. existence
82. experience
83. extravagant
84. facsimile

85. February
86. finally
87. financier
88. folio
89. forfeit
90. forgery
91. formerly
92. forty
93. grammar
94. hammock
95. handkerchief
96. harbor
97. height
98. hundredth
99. impossible
100. improbable
101. indemnity
102. independent
103. indispensable
104. insistence
105. insolvency
106. intelligible
107. invoice
108. judgment
109. laid
110. later
111. latter
112. lease
113. ledger
114. legacy
115. legal
116. limitation
117. liquidate
118. maintenance
119. maritime
120. merchandise
121. merger
122. metric
123. messenger
124. misrepresent
125. moreover
126. mortgage
127. necessary
128. noticeable
129. occasion
130. occasionally
131. occur
132. occurred
133. offer
134. omission
135. omit
136. one's self
137. opportunity
138. original
139. parallel
140. permissible
141. possess
142. possession
143. precede
144. preference
145. preferred
146. preliminary
147. preparation
148. prescription
149. privilege
150. proceed
151. profession
152. proficient
153. prohibitory
154. purchasable
155. quarterly
156. quotation
157. quotient
158. really
159. recede
160. receivable
161. receive
162. recommend
163. reducible
164. reimburse
165. remitter
166. reservoir
167. scrutinize
168. separate
169. serviceable
170. signature
171. similar
172. solvent
173. specially
174. specification
175. specimen
176. speculator
177. speech
178. stationary
179. stationery
180. stereotype
181. succeed
182. syndicate
183. technical
184. tenant
185. tenement
186. their
187. therefore
188. thousandth
189. together
190. too
191. totally
192. traceable
193. transfer
194. transferred
195. truly
196. twelfth
197. until
198. vicissitude
199. wholesale
200. writer
201. writing

EXERCISE 23

From the list of grammatical terms in Appendix D select and write any that you cannot readily spell. Be prepared to dictate your list to the class.

EXERCISE 24

Make a list of the words in Chapter I that you consider especially difficult to spell. The teacher may use the lists prepared by the students as the basis of a spelling exercise for the class.

EXERCISE 25

Write the names of the following groups, giving attention to capitalization:

1. The days of the week.
2. The months of the year.
3. The four seasons.
4. The public holidays in your state.

EXERCISE 26

Be prepared to write from dictation any of the abbreviations in Exercise 27. Select any ten and give instances in which the abbreviated forms of the words are correctly used.

EXERCISE 27

Select from the following list of abbreviations those which you consider in common use. Write sentences illustrating their use.

A. = America; American
A1 = first class
Acct. or acct. = account
Acct. Cur. = account current
Acct. Sales = account of sales
Adv. or adv. = advertisement
Ad val. = ad valorem (according to value)
Agt. = agent
A.M. or a.m. = before noon
Amt. or amt. = amount
App. = appendix
Asst. = assistant
Atty. = attorney
Av. or Ave. = avenue
bal. = balance

bbl. = barrel, barrels
bdl. = bundle, bundles
bk. = bank
B/L. = bill of lading
bldg. = building
bu. = bushel, bushels
b.p. = bills payable
b.r. = bills receivable
bx. = box, boxes
¢ = cent, cents
Co. = company; county
C.O.D. = collect on delivery
Coll. = collection; collector
Cr. = credit; creditor
cwt. = hundredweight
dept. = department
do. = the same
doz. = dozen
Dr. = debtor; doctor
E. & O.E. = Errors and omissions excepted
e.g. = for example
Esq. = Esquire
etc. or &c. = and so forth
Exc. = exchange
f.o.b. or F.O.B. = free on board
fol. = folio or page
ft. = foot, feet
gal. = gallon, gallons
gro. = gross
hhd. = hogshead, hogsheads
hund. = hundred
i.e. = that is
ins. = insurance
inst. = instant; the present month
int. = interest
inv. = invoice
Jr. = junior
kg. = keg
lb. = pound, pounds
M. or m. = noon
mdse. = merchandise
mem. = memorandum
Messrs. = gentlemen, sirs
mfg. = manufacturing
min. = minute, minutes
Mr. = Mister
Mrs. = Mistress
MS. = manuscript
N.B. = take notice
No. or no. = number
O.K. = all correct
oz. = ounce, ounces
p. = page
pp. = pages
payt. = payment
pc. = piece
pd. = paid
per = by
Per cent or per cent = by the hundred
pk. = peck, pecks
pkg. = package, packages
P.M. or p.m. = afternoon
P.O. = post office
pr. = pair
Pres. = president
prox. = proximo, of the next month
P.S. = postscript
recd. = received
retd. = returned
Rev. = reverend
R.R. = railroad
Ry. = railway
Sec. = secretary
sq. ft. = square foot, square feet
Sr. = senior
St. = street; saint
Str. = steamer
Supt. = superintendent
Treas. = treasurer
ult. = ultimo; of the last month
via = by way of
viz. = namely, to wit
vol. = volume
vs. = against
W/B. = way bill
wt. = weight
° = degree, degrees
Yd. or yd. = yard, yards
Yr. or yr. = year, years
a/c = account
c/o = care of
% = per cent

II. USE OF WORDS

52. Vocabulary. As no young student is likely to have a sufficient number of words at his command, he should early set about enlarging his vocabulary. This is by no means an easy task and requires long and patient attention to word study. Among the means that may be recommended the following deserve notice:

1. Use of a dictionary.
2. Wide and diligent reading, especially reading aloud.
3. Study of the language of good speakers.
4. Practice.

53. The dictionary. The dictionary must be consulted when there is any doubt about the meaning of a word. Such a practice is likely to be at times irksome, but the "dictionary habit" must be acquired by any one who would increase his vocabulary. The business man should have a small dictionary always on his desk and a large one at hand.

The following are some of the dictionaries recognized as authorities. Any one of them contains almost everything that can be brought under the head of words and their meaning.

Webster's New International Dictionary (G. & C. Merriam Co.): an authority on definitions from a legal point of view; excellent on synonyms; although an exhaustive dictionary, it is so arranged that it is serviceable for ordinary use.

Worcester's Dictionary (J. B. Lippincott Company): remarkable for the simplicity of its definitions.

Standard Dictionary (Funk & Wagnalls Company): good on commercial and handicraft terms; excellent lists of synonyms and homonyms; illustrative material very modern.

Century Dictionary and Encyclopedia (The Century Company): exhaustive lists of terms relating to arts, trades, and professions; contains in brief almost all subjects found in the large encyclopedias.

New English Dictionary, popularly known as "Murray's Dictionary" (Oxford University Press): an exhaustive compilation; probably too large for common use, but usually considered the final authority on dictionary matters.

Roget's Thesaurus of English Words (Longmans, Green & Co. or Thomas Y. Crowell Company; less complete edition, Everyman's Library): a handy volume for suggesting words to express exactly a given idea.

54. Reading. One of the readiest means of acquiring a large vocabulary is wide and diligent reading. As has been said before, commercial English is not an isolated field. The best words in the best literary productions are none too good for business use. One of the greatest writers of advertisements attributes his extraordinary vocabulary to his continual study of the Bible. But while everybody should read as widely as he can, the successful man must specialize; and the commercial student can comfort himself with the reflection that there are great books in his own particular field. Economics, banking, advertising, salesmanship, and other departments of business have been treated by able writers. In such books the business student may find means of increasing his vocabulary while at the same time he broadens his knowledge of his own field.

55. Good speakers. The language used every day is the most effective speech, but much of it is the expression of loose and careless thinking or pure ignorance or stupidity. Your language should be that of those who think and know how to say what they think. Study the words of good speakers and note carefully not only what they say but how they say it.

56. Practice. The rest of this chapter furnishes some practice in the use of words. It may seem to you that there is almost too much of it. The truth is that the few pages of exercises here are only a drop in the bucket compared with the immense sea of words in which your mind is free to swim. Opportunity for practice in the use of words occurs almost every moment. Open eyes and ears are about all that is necessary for adding wisely to your vocabulary every day.

Everybody carries in his head four vocabularies: words used (1) in thinking, (2) in speaking, (3) in writing, (4) in reading.

The vocabulary with which one thinks has probably the fewest actual words; the vocabulary of reading has the most.

Attention to your reading vocabulary will show that you have already in your mind a large number of words which, nevertheless, you seem to forget entirely when you write and speak. Try to make *all* the words that you know serve your needs.

Here is a practical suggestion:

Read a representative book of a standard author and underline every word that you do not know or that you almost never use. Make on cards an alphabetical list of these words, with their definitions and with sentences illustrating their use.

EXERCISE 28

If you have read the text of this book to this point, you have used the words in the following list. How many of these words do you understand exactly? Use each in a sentence.

distinct	securities	diverse	dunning
literary	tantalize	auxiliary	approximately
adapted	intangible	coördinate	gratis
erratic	curriculum	prospective	dubious

EXERCISE 29

Select from the preceding pages of this book and bring to class ten words the meaning and use of which are not quite clear to you. Exchange your list for that of some other student, and try to define his words and use them in sentences.

EXERCISE 30

Select from the paragraph below (1) the words which you do not understand, (2) the words which you understand but do not use, (3) the words which you might use in writing but probably not in speaking:

> The power granted to the Federal Reserve Board to define the character of the paper eligible for discount by the regional banks has led to a lively discussion among clearing house committees and individual bankers, whose opinions on this point have

been asked by the Secretary of the Treasury. Some of these hold that the modern American system of granting continuous book credits to persons, firms, and corporations whose commercial standing is known to the banker is nearer to a cash basis and therefore safer and more economical than the European system of double-name paper and the open-discount market. These persons contend that the modern American system is a natural evolution, and that it would be both unwise and impossible to abolish it. They hold that successful banking depends upon the exercise of intelligent judgment formed through experience, and is not amenable to arbitrary rules. — WHITE, "Money and Banking"

EXERCISE 31

Make a list of twelve words of which you know the meaning, but which may not be known to your classmates. Exchange your list for that of some other student and write definitions of the words in the list you have received.

EXERCISE 32

From the pages of one of your textbooks make a list of ten words that you do not clearly understand. Proceed with the list as in Exercise 31.

EXERCISE 33 — *Oral or Written*

A. Be able to define the following words, consulting, where necessary, a dictionary and Appendix D:

1. assets, liabilities
2. bills payable, bills receivable
3. debit, credit
4. debtor, creditor
5. gross, net
6. imports, exports
7. express, freight
8. bull, bear
9. rise, fall
10. brisk, dull

B. Substitute for the numbers in the following sentences suitable words similarly numbered in the list given above:

1. (1) are the resources of a business; (1) are anything owed by a business.

2. A merchant desires always to have good (3), and does not wish to have his (1) in excess of his (1).

3. The (5) receipts for the month were $12,000, but the (5) profit was only $300.

4. A (4) expects to receive money; a (4) to pay money.

5. In 1914 the (6) upon which custom duties were paid in the United States amounted to more than $1,000,000.

6. Some persons think that a country, to be prosperous, must have larger (6) than (6).

7. To be financially sound a firm should have available (1) in excess of its (1).

8. When business is (10), banks usually give (3) more readily than when it is (10).

9. A (8) is a speculator who believes that stocks will (9) in price.

10. A (8) is a speculator who sells stocks which he does not own.

11. (7) rates are lower than (7) rates, but the delivery is slower.

12. He wired that he must have the goods at once by (7).

EXERCISE 34

In sentences of your own, use the words in the list in Exercise 33. Contrast as many of the words as you can.

EXERCISE 35

In the following exercise proceed as in Exercise 33:

A. 1. consignor, consignee
2. buyer, seller
3. retail, wholesale
4. long, short
5. due, outlawed
6. premium, discount
7. drawee, payee
8. solvent, insolvent
9. trade price, retail price
10. written agreement, tacit agreement
11. above par, below par
12. cash, credit

B. 1. The account may be morally (5), but as the debtor has paid nothing on it for many years, it is (5) and cannot be collected.

2. We are (4) on Christmas goods and can give you all you need, excepting that we shall be (4) on card games until our foreign shipment arrives.

3. The (1) cannot consider the (1) his debtor until the common carrier has actually delivered the goods.

4. When goods are sent by freight or express, the (2) is usually the (1) and the (2) is the (1).

5. A (3) merchant prefers to sell to the (3) merchant direct rather than through a jobber.

6. Some (3) merchants give a regular (6) for (12), but others prefer to give thirty days' (12).

7. When a stock is selling for 105, it is said to be selling at a (6) of 5 per cent; if it is selling at 95, it is said to be selling at a (6) of 5 per cent.

8. A promissory note is a (10) to pay money at a certain time.

9. When a (2) accepts an invoice of goods on which the terms are stated to be thirty days, there is a (10) between him and the (2) that the account must be settled in that time.

10. A (3) merchant may sell the same goods as a (3) merchant, but he sells them at a lower price.

11. A (8) business is one in which the available assets exceed the liabilities.

12. A bank is not necessarily (8) when it cannot meet a run made by panicky depositors.

13. The (7) of a bill of exchange receives money, the (7) usually pays money.

14. Private checks, when sent long distances, are usually accepted at banks only at a (6).

EXERCISE 36

Write original sentences illustrating the correct use of the words in the list in Exercise 35.

EXERCISE 37

A. Be ready to explain the meaning of the following terms as used in business.

A1	bearer	declare
account current	current	draw
consignment	bona fide	indorse

ad valorem	carrier	honor
affidavit	compound	flat
audit	drawee	party

B. Write sentences illustrating the use of the terms given above.

EXERCISE 38 — ***Oral and Written***

Use the following words in sentences:

beg	favor	wire	communication
advise	same	telephone	refer
state (verb)	above	inquiry	advance
receipt	instant	value	attention

EXERCISE 39

Write a short paragraph explaining the meaning of the following terms:

collateral security	letter of credit	voucher
indemnity	open account	way bill
installment	rebate	sight draft

57. Synonyms. "Each word in the language says or implies something which no other word in the language can say or imply." Even if this statement is not absolutely true, it furnishes good reason for careful study of synonyms. As has probably been found in the preceding exercises of this chapter, it is often difficult to use a word correctly even when there are no others with which it is likely to be confused; but certain words called *synonyms* are peculiarly difficult to use because of their similarity of meaning. ***Synonyms are words that are nearly, but not exactly, alike in meaning.*** The difference in meaning between synonyms may sometimes be shown by using them successively in the same sentence. *Ask*, *beg*, *crave*, *entreat*, *implore*, *petition*, and *request* are synonyms. Use these synonyms in turn in the following sentence and discuss the different meanings thus given:

We * you to grant him more time.

58. A study of words. Learn to discriminate between the following words. Consult your dictionary freely.

awkward (referring to movement); **clumsy** (referring to appearance of whole).

absurd, foolish, preposterous (denoting something inconsistent with common sense). *Foolish* is the weakest expression, *preposterous* is the strongest.

authentic (not false); **genuine** (not spurious). Referring to writing, a letter is *authentic* which states the truth; one is *genuine* which is written by the person who signs it. A *genuine* letter is not necessarily *authentic.*

antiquated (out of date); **antique** (not modern, old-fashioned).

adjacent (near); **adjoining** (actually touching).

ample (sufficiently large); **spacious** (large, roomy).

apt (denoting a habitual tendency); **likely** (denoting probability); **liable** (denoting unpleasing probability).

beautiful (pleasing); **pretty, handsome.** *Pretty* is a weaker word than *handsome,* and usually applies to smaller things.

celebrated (widely honored); **distinguished** (standing apart so as to be conspicuous); **eminent** (standing above); **famous** (widely spoken of as extraordinary); **notorious** (widely known, usually in a bad sense); **renowned** (frequently noted for some particular deed).

contemptuous (showing contempt); **contemptible** (deserving of contempt).

minute, particular. *Minute* includes more details than *particular* does.

EXERCISE 40 — *Oral or Written*

Substitute what seems to you to be the correct word for the asterisk in each of the following sentences. If other words among those given seem appropriate, place them in parentheses after your first choice.

awkward clumsy

1. An old-fashioned bicycle with its high wheels is (a, an) * looking machine.

2. He certainly has (a, an) * gait.

3. Although he is in appearance (a, an) * looking fellow, as a matter of fact he is not at all *, and he is the best messenger we have.

absurd foolish preposterous

4. It is * to give too great attention to details.

5. Some people are so * that they never lay up anything for a rainy day.

6. It is * to attempt to induce your patrons to do what they all consider to be *.

7. To expect parallel lines to touch is *.

8. The man who argues that advertising as a whole does not pay is upholding (a, an) * proposition.

authentic genuine

9. I am sure that this signature is not *.

10. You must not consider this report absolutely *; he never gets the exact facts.

11. Even if the letter is (a, an) * report from headquarters, I am positive that the statement is not *.

antiquated antique

12. Such methods in bookkeeping are *; we want an up-to-date system here.

13. That table is a genuine * and you should be ready to buy it at almost any price.

14. The fittings of the house are * and belong to colonial times. I would not rent it unless it were refitted.

15. This is (a, an) * pattern very popular today.

ample spacious

16. This is * floor space for our display.

17. The house is in the colonial style with (a, an) * hallway and large rooms on the first floor.

18. What (a, an) * apartment!

apt likely liable

19. He is * from long training to do the right thing.

20. Be more careful of your credit sales or you are * to be a serious loser.

21. It is * to rain today.

22. The bank is * to refuse his paper.

23. They are * to advertise in the Sunday edition of some paper.

beautiful pretty handsome

24. What a * little doll!

25. That is a * and expensive window display.

26. She is a * woman.

27. A man might feel offended if he were told he was *; he might feel flattered if told he was *.

28. This is a * example of Turkish designing in carpets.

contemptuous contemptible

29. He is a * fellow; a sneak always is.

30. You need not appear so *; the offer is worth considering.

31. Such poor work is *.

minute particular

32. Do not be so *; it is not necessary.

33. Be more * in future; we need more than a general knowledge of your work.

34. He gave a * account of his trip, mentioning even the exact time he had spent at each station.

celebrated eminent notorious
distinguished famous renowned

35. He is * from Maine to Texas for his reliability.

36. He is by far the most * man in the club.

37. I can hardly hope to be placed so high in popular opinion as so * a man as he.

38. The firm is * for its failure to live up to its plain obligations.

39. They are * as the first firm to establish old-age pensions for employees.

40. The wonderful invention of wireless telegraphy has made Marconi *.

41. A * statesman has been asked to preside.

EXERCISE 41 — *Oral or Written*

In sentences of your own illustrate the use of the following words:

authentic	terrible	clumsy	famous	absurd	awful
spacious	antique	pretty	minute	liable	very

EXERCISE 42

Be ready to define the following words. Illustrate their use by writing sentences.

extravagant	universal	cautious	novel	lazy
wholesome	healthful	profuse	latest	fine
preceding	plausible	general	good	less

EXERCISE 43

Examine the use of the italicized words in the following sentences. If any words seem to be wrongly used, substitute expressions that seem more appropriate.

1. *Genuine* Mocha coffee is not in *general* use.
2. The *universal* opinion in the United States is that, on the whole, the results of an election must be accepted.
3. North and South have a *mutual* interest in Memorial Day.
4. He was a *profuse* provider, but wasted very little.
5. There are *less* customers here than there were at three o'clock.
6. The offices are well lighted and very *healthy*.
7. He may be *inefficient*, but he is not *incapable*, for all he needs is training.
8. Everything that is *novel* is *new*, but not everything that is *new* is necessarily *novel*.
9. This is a *nice* day for the picnic.
10. The *last* in line was also the *latest* to buy a ticket.
11. I have the *last* news from the city.
12. The *last* returns will come sometime tomorrow.
13. It does not seem *practicable* to build higher skyscrapers.

59. A study of words. Distinguish carefully between the meanings of the following words:

ability (often implying that one is able to do something); **capacity** (implying resources, often undeveloped). One may have the *capacity* to learn French, but not the *ability* to read it.

account (an informal report of a single event or a group of events taken as one); **report** (a word of broad application, usually implying a somewhat formal statement).

alternative (choice between two only); **choice** (of any number).

amount (the sum total); **number** (something counted); **quantity** (something measured). We find the *quantity* (by bushels etc.) of potatoes in a barrel, and we count the *number* of bushels.

assertion (usually regarding rights and privileges); **statement** (setting forth facts).

balance (that which makes equal); **remainder** (that which is left over).

blunder, error, mistake. An *error* is a departure from what is right; a *mistake* implies doing the wrong for the right. Spelling a name wrong is a *mistake.* A *blunder* is a serious *error* or *mistake.*

bravery, courage. *Courage* is usually considered as more deep-seated than *bravery*, and not so effervescent. One has *courage* to face the little daily trials, but *bravery* is displayed by one who rescues a drowning man at the risk of his own life.

business, vocation. *Business* is a word of wider application than *vocation*, but means much the same. An *avocation* calls one away from a regular *business* or a *vocation.* Baseball is the *vocation* of a professional player; it may be the *avocation* of a clerk or any man regularly employed otherwise.

character (the real qualities of the person or self); **reputation** (the character of the person as he appears to others).

competition (an endeavor by two or more to attain what can be possessed by one only); **emulation** (an endeavor to imitate); **rivalry** (keen and sometimes rather unfriendly competition).

couple (two, united in some manner); **pair** (two, usually similar or intended to be used together); **two** (twice one).

custom (an act frequently repeated, and implying an act of the will); **habit** (a kind of second nature, by which an act is performed, often without thinking). In an individual, *custom* may become a habit.

He has a *habit* of dropping his *h's*.

It is a *custom* in this country to observe the last Thursday in November as Thanksgiving Day.

decision (making up one's mind); **determination** (a fixed purpose); **resolution** (firmness of purpose).

EXERCISE 44

Substitute what seems to you to be the correct word for the asterisk in each of the following sentences. If other words among those given seem appropriate, place them in parentheses after your first choice.

ability capacity

1. He has not the * to receive instruction in accounting.
2. Have you the * to sell goods?
3. Have you the * to become a salesman?

account report

4. He gave (a, an) * of the accident.
5. The * of the meeting will be read by the secretary.
6. The department will submit its semiannual *.

alternative choice

7. Here is your *: remain where you are on your present salary, accept a lower salary with commission, or move to the shoe department on your present salary.
8. I had this *: either to send up my card at once or wait an hour.

amount number quantity

9. What is the * of your bill?
10. There is a large * of miscellaneous goods in the lot.
11. Find out the * of spare boxes in the basement.
12. Milk bottles are counted by *; milk is measured by *.

assertion statement

13. His * was that he was not altogether to blame.

14. I admit that your * of innocence is backed up by the * of the other clerks.

balance remainder

15. The * of his account is forty-two dollars.

16. The * you mention cannot be correct, since it does not bring the account out straight.

17. I took the * of the cloth, so that there should be nothing left.

blunder error mistake

18. He made (a, an) * when he thought that the train left at three o'clock.

19. I think that you have made (a, an) * in my bill; the amount is $5.48, not $5.38.

20. It seems to me he made (a, an) * when he built that big house.

21. Excuse me, but I think you are wrong when you say he made (a, an) * in taking that money; he made (a, an) *.

22. You have made (a, an) *; please spell the word again.

23. I think you have made (a, an) * in using a comma there, but it is a common *.

bravery courage

24. He showed the * of his convictions.

25. Firemen have often the occasion to display great *.

26. He has the * to take himself at his true value.

business vocation avocation

27. He makes golf his * and enjoys it after working so hard at his *.

28. A business man needs a restful *, but one that does not interfere with his *.

29. Do not let your * consume so much of your interest that you have no time for (a, an) *.

character reputation

30. A homely proverb says, "* is what we are; * is what other people think we are."

31. A firm with a good * may easily have it spoiled by dishonest salesmen.

32. A man's business * should be founded on high moral *.

competition emulation rivalry

33. Elridge and Griswold entered into fierce * for the position of postmaster, but, strange to say, they remained the best of friends.

34. There was intense * between the two firms, ending in a bitter lawsuit.

35. * is a high form of praise, for it implies admiration.

36. *, like imitation, is a kind of flattery.

couple pair two

37. I sold him (a) * (of) shoes.

38. (A) * (of) andirons that are not mates are of little value.

39. He has (a) * (of) beautiful horses which he often drives tandem.

40. He showed me (a) * (of) pencils, one blue and the other red, which he used for making distinctive corrections.

custom habit

41. It is a pleasing * among Americans to exchange gifts at Christmas.

42. It is an almost universal * for a gentleman to recognize in some way the approach of a lady who is known to him. Therefore with almost every gentleman in our country it has become a * to raise his hat almost unconsciously.

decision determination resolution

43. Cultivate * of character, for you will often have to choose between two possible courses.

44. A credit man must have great *, for he will be continually asked for favors which he should not grant.

45. * will often bring success, even when the * has been made to proceed by a way that is not the best.

EXERCISE 45

Be ready to define the following words. Write sentences illustrating their use:

discernment, discrimination, judgment	dispatch, speed
lady, woman	depot, station
habit, practice, custom	genius, talent
diligence, industry	haste, hurry
typewriter, typist, stenographer	bookkeeper, accountant
firm, corporation	penny, cent

EXERCISE 46

In the following exercise proceed as in Exercise 45:

requirement, requisite	recovery, restoration
misfortune, mischance	series, succession
statue, statute, stature	party, person
signature, name	stock, bond

60. Antonyms. It has been said that every statement is a comparison. So common a remark as "It's a *hot* day" necessitates a comparison, even if not directly noticed, with a day that is *not hot*. The word *cold* is the direct opposite of *hot* and is called its antonym. *An antonym is a word whose meaning is approximately the opposite of that of another word. Fast* is the antonym of *slow, poor* of *rich, empty* of *full.*

There are deep-lying reasons why contrasts impress us. *Black* stands out against a background of *white*; a *tall* man is all the more noticeable when his companion is *short*; a *noise* is sure to attract attention when it breaks a *stillness*; Jim seems all the more successful simply because his brother Tom is a ne'er-do-well. Therefore ability to use antonyms will add to the force and vividness of language. It should be observed, also, that phrases as well as words may suggest contrast. "A *wet spring*" is emphasized by "a *dry fall,*" "a *little sister*" by "a *big brother,*" and "the *restless inattention* of a *crowd*" is contrasted with "the *quiet attention* of an *individual.*"

EXERCISE 47

Give antonyms for the following words:

up	give	free	similar
in	long	cheap	pleased
round	high	weak	reluctant
general	open	true	prompt
competent	wise	certain	complete
possible	keep	analyze	nothing
intelligent	quick	synonym	believe

EXERCISE 48

Give one or more antonyms for as many words as you can in the following paragraph:

It is important, then, to cultivate a good appearance in order to meet the obligations of a position which brings the worker into contact with the public. It is also important to do so in order to impress customers agreeably and to make them feel that the person serving them respects his merchandise and takes good care of it. And a third reason for strict attention to the details of personal appearance is the effect upon the individual himself. A missing button, a grease spot in a conspicuous place, the knowledge that a certain detail of clothing is not right, may have a disastrous influence on an entire day's work, because the wearer of the defective garment is annoyed and disturbed by the consciousness that he is not up to the standard in dress. A person who knows that he is well-dressed, clean, and neat has a sense of self-respect, and enjoys a mental ease, which contribute not a little to his efficiency. — NORTON, "Retail Selling"

EXERCISE 49 — *Oral or Written*

Give expressions that seem to you to be contrasted with the following:

hot day	rebate	automobile
green door	bulletin	patronage
wholesale house	holiday	free pass
check account	canal	cash payment

goods on credit	water route	placed on file
telephone message	employer	Republican party
personal letter	overdue	freshman class

EXERCISE 50 — *Oral*

Suggest expressions that may be contrasted with the following:

1. Procrastination is ruination. 2. Poor as a church mouse. 3. A glutton for work. 4. Slow as an ox. 5. Moving-picture theater. 6. First day of college. 7. Your account is always slow. 8. A well-trained and honest employee.

EXERCISE 51

The following words are frequently used colloquially with rather indefinite meaning. Carefully define them and give, where possible, synonyms and antonyms.

fine	guess	mighty	reckon
clever	business	awful	good
pretty	queer	terrible	smart

61. Homonyms. ***Homonyms are words having the same pronunciation*** but different meanings. There are a number of such words in English which we are apt to confuse in spelling and meaning. Examples are *there* and *their*; *rite*, *write*, *right*, and *wright*; *to* and *too*. There are also a very large number of words that are only approximately homonymic. We should distinguish these carefully in pronunciation. Examples are *do* and *due*; *affect* and *effect*.

EXERCISE 52

Give homonyms for the following words:

beau	way	loan	slight	not	pearl
rain	done	hail	sew	fate	tale
red	soar	road	no	wood	mean
lead	sight	rough	great	shoot	stationery
meet	wear	sail	see	peace	cash
two	hair	mail	some	seed	in

EXERCISE 53

Rewrite the following selection, using the correct words:

A rite suite little boy, the sun of a grate kernel, with a rough about his neck, flue up the rode swift as eh dear. After a thyme he stopped at a gnu house and wrang the belle. His tow hurt hymn, and he kneaded wrest. He was two tired to raze his fare pail face. A feint mown of pane rows from his lips. The made who herd the belle was about to pair a pare, but she through it down and ran with all her mite, for fear her guessed wood not weight. Butt when she saw the little won, tiers stood in her I's at the site. "Ewe poor deer! Why due yew lye hear? Are yew dyeing?" "Know," he said, "I am feint two thee corps." She boar him inn her arms, as she aught, too a room where he mite bee quiet, gave him bred and meet, held cent under his knows, tied his choler, rapped him warmly, gave him a suite drachm from a viol, till at last he went fourth hail as a young night. His eyes shown, his cheek was as read as a flour, and he gambled a hole our. — *Literary Digest*

EXERCISE 54 — *Oral and Written*

Where it is possible, give homonyms for the following expressions:

1. Letters of the alphabet: as *i*, *aye*; *b*, *bee*.
2. Ten proper names: as *Ayer*, *air*; *Smith*, *smith*.
3. Forms of personal pronouns: as *I*, *eye*.

EXERCISE 55 — *Oral and Written*

Find homonyms for at least twelve words in the selection on page 97. Do not count the same word twice.

EXERCISE 56

With the aid of your dictionary distinguish between the words that are homonyms and those that are only approximately homonyms.

blue, blew	ax, acts	leak, leek
principal, principle	cash, cache	seen, scene

bear, bare	boy, buoy	stair, stare
caught, cot	suit, soot	accept, except
affect, effect	suite, sweet	tow, toe
shoo, shoe	stock, stalk	flew, flue

EXERCISE 57 — ***Oral and Written***

1. Be prepared to show that you understand the meaning of the underlined expressions in the following selection:

Some bond dealers are loath to stock up their shelves with securities in view of the approach of the naturally dull period of business in August. This serves partly to explain the paucity of security offerings now, but it cannot be denied that a larger factor in the situation is the remarkable investment absorption which has been manifest this spring and summer. An unprecedented amount of new securities has been floated this year, and still there is no apparent evidence that they have been a glut on the market; this is attested by the large number of new emissions selling at a premium over the issue price. The attractive equipment loans which were put out recently on a 7 per cent basis are very scarce in the street, and bids for them frequently elicit no offers. These are a security of the highest grade, taking precedence even over first mortgage bonds and ranking as a direct charge against operating expenses of the road issuing them. The $20,000,000 of United States Rubber 7½ per cent ten-year notes, brought out this week at 98¼, have been all sold, and a price of 98¼ is now bid for them.

2. Avoiding as far as possible the use of technical terms, give the substance of the preceding paragraph so that a person unacquainted with the stock market would be likely to grasp your meaning.

EXERCISE 58 — ***Oral***

Show that you understand the following terms by explaining the circumstances or business transactions in which they are likely to be used:

cost plus	Liberty Bonds
time and a half for overtime	credit memorandum

bottom price
up to specifications
commission charges
to go to protest
payable in New York exchange
curb market
current bid price
collateral value
on account
verbatim report
open account
charges collect
outright purchaser
special delivery
common stock
net price of stock

62. Figurative language. Business language is filled with picturesque and figurative terms. They should be distinguished from slang and other objectionable expressions.

EXERCISE 59 — *Oral or Written*

1. In the following expressions classify (*a*) those justified by good use in business; (*b*) those not justified by good use:

break even on a trade
up against a dull market
a bear market
cutting a melon
onto the game
a plunge
feverish prices
in on the ground floor
hard spot
made a killing
went the limit
long on Union Pacific
a pretty plum
pool his interests
corner the market
watered stock
to beat the band
stand the gaff

2. How would the habitual use of expressions similar to those in (*b*) be likely to affect your style of expression? Where would such expressions be out of place?

EXERCISE 60 — *Oral or Written*

Show that you understand the following terms by using them in sentences:

advice
allowance
appraiser
on approval
power of attorney
auditor
balance account
balance sheet
blank indorsement
cash bonus
certified check
full indorsement

EXERCISE 61

1. Define each of the following terms:

advise discount invoice duplicate expend

2. Arrange the words below in groups, having the words in each group approximately synonymous with one of the words you have defined in 1.

3. Explain the difference in meaning of the words in each group.

tell	agreement	facsimile
concession	refund	reimburse
say	stipulation	acknowledge
inform	assert	deprecate
pay	indemnify	depreciate
allowance	copy	bill of lading
statement	transcript	replica
state	bargain	forgery
rebate	promissory note	publish
contract	below par	disburse

63. A study of words. Distinguish carefully between the meanings of the following verbs:

accredit (to give authority or credit to); **credit** (to believe; to enter on the credit side, as in bookkeeping).

affect (to act upon); **effect** (to bring about).

allow (to permit or concede); **guess** (to form an opinion without sufficient reason); **think** (to ponder; to have an opinion).

assert (to state positively, often of a right or privilege); **claim** (to demand as a right; to assert as a fact or right); **declare** (to state openly).

bring (to convey to the place where the speaker is or is to be); **fetch** (to go and *bring* to the speaker); **carry** (to convey from one place to another).

Bring me that book that you are using.
Please *fetch* me the book that I left in the other room.

calculate (to "estimate mathematically"); **intend** (to purpose; to have an intention).

can (implies ability to do); **may** (implies the possibility of doing or permission to do).

comprehend (to grasp the meaning); **understand** (to know, sometimes by experience). *Understand* is a word of wider meaning than *comprehend.*

conceal (to hide); **disguise** (to make appear as something else).

depreciate (to lower the value of); **deprecate** (to speak against); **disparage** (to dishonor by means of comparison).

discover (to find what previously existed); **invent** (to create by a new use or combination of means).

excuse, pardon. *Pardon* is the stronger word. We *excuse* an error and *pardon* a serious offense.

expect (to look forward to, usually with confidence); **suppose** (to represent to the mind as real, something that has not been verified).

fluctuate (to move irregularly back and forth when acted upon); **vacillate** (of persons only, to move without any settled purpose); **vary** (to change); **waver** (to move to and fro; to hesitate when in danger or to shrink from facing difficulty).

EXERCISE 62 — *Oral or Written*

In sentences of your own illustrate the use of the words defined above.

EXERCISE 63

1. With the help of your dictionary be ready to define the following words. Use each in a sentence.

should, would (p. 49)	learn, teach
shall, will (p. 47)	lease, hire
happen, transpire	stop, stay
repay, satisfy	expect, suppose

2. In studying the following words, distinguish between the transitive and intransitive verbs.

lay lie raise rise set sit

EXERCISE 64 — *Oral*

Study carefully the meaning of the italicized words in the following paragraph. Be sure that you can tell what part of speech each word is.

Unless you agree to go *without* Eldridge, I cannot *accept* your invitation. He is a very shrewd man, but his *reputation* is, to my way of thinking, *somewhat* tarnished, and *almost* anybody *except* him would be under no *delusion* regarding his *real* standing in this town. *Most* people might think it *quite* right *among* acquaintances to overlook his faults, and I do *partly*, but *between* you and me, Eldridge is an example of *the* man who is *wholly* unable to distinguish between what is *almost* right and what is entirely right in business dealings. I am *somewhat* inclined to like him for his pleasing personality, but he is not *reliable*. You are *really* suffering, yourself, from an *illusion* when you think you see in him a man whose company will benefit you.

EXERCISE 65

Construct sentences which will show clearly that you understand the meaning and use of the italicized words in Exercise 64.

64. Choice of effective words and phrases. It should be particularly noted that there are in the English language many expressions which have lost their savor through overuse. There are others that are so formal or stilted that no vivid impression may be derived from them. An example of a threadbare phrase is "to teach the young idea how to shoot." When Thomson first used this, he pleased the world with the aptness of the figure; but a century and more of repetition has worn off the original sparkle and left the saying with no more brilliancy than the surface of a lump of lead. An example of a stilted, formal expression is the all too common "I beg leave to acknowledge receipt of your valued favor of the fifteenth instant." Simply compare the statement with "I was pleased to receive your letter of January 15" and you will see why the first style of phraseology is objectionable.

EXERCISE 66

Try to find the origin of the expressions given below. Explain the meaning of each and give it in your own words. Tell why you consider your own way of putting the ideas more or less suitable for ordinary writing or conversation.

Truth is stranger than fiction.
Teach the young idea how to shoot.
Method in his madness.
Auld lang syne.
A little learning is a dangerous thing.
Brevity is the soul of wit.
The pen is mightier than the sword.
Make hay while the sun shines.
A jack of all trades is master of none.

EXERCISE 67

The following expressions are trite; that is, they have been used so often that their original effectiveness is lost. (1) Use each expression in a sentence. (2) Rewrite the sentences, avoiding the trite expressions.

all too soon
those present
in evidence
was the recipient of
doomed to disappointment
all in all
in this connection
it goes without saying
untiring efforts
replete with interest
along these lines
as luck would have it
in touch with
each and every
order out of chaos
token of our esteem

absolutely new creation
last but not least
abreast of the times
exception proves the rule
way, shape, or manner

EXERCISE 68

The expressions given below are often seen in business writing. All of them are, however, objectionable. The fault common to them all is stilted formality, but many of them are best avoided for other reasons also. Explain your objections to each and rewrite them, using language that is accurate, clear, and concise.

I am in receipt of your favor of recent date and in reply beg leave to advise.

Yours of 17th inst. to hand and contents noted.

Your esteemed favor.

In reply to your advice we beg to state.

Inclosed please find herewith our personal check.

Dictated but not read.

Thanking you in advance.

Hoping that you will favor us with your continued patronage.

Awaiting your favorable reply.

Trusting that you will give to my application a favorable consideration.

CHAPTER V

I. THE FUNDAMENTAL PRINCIPLES OF RHETORIC

65. Definition of composition. ***Composition is the art of giving ideas suitable expression.*** In the introductory chapter it has been shown how important it is that the business man should be able to speak and write correctly. Every time he speaks or writes he is making a composition. When a grocer has told a customer about the good qualities of a brand of coffee, or when he has written a letter ordering a carload of flour, he has produced a composition just as real as the "Gettysburg Address" or "A Psalm of Life."

66. Comparison of grammar and rhetoric. In a preceding chapter it has been shown that the business of grammar "is to ascertain and set forth those customs of language which have the sanction of good usage." Grammar deals with the correct forms and constructions of words. For example, the first personal pronoun has several forms, *I*, *me*, etc., and it was shown that *I* must always be in the nominative case and *me* in the objective case. From information of this kind the student has learned why it is incorrect to use such an expression as "Who did that? Me" or "between you and I," and why it is correct to say, "Who did that? I" and "between you and me."

But the art of rhetoric shows us that there is something further to learn about the correct use of language. A sentence may be correct from the standpoint of grammar and yet be unsatisfactory from the standpoint of rhetoric. The sentence "I saw the *two* twins" is grammatically correct, but the science of rhetoric makes clear why *two* is unnecessary, its meaning being implied in *twins*. "I saw the twins" is a better way of expressing the idea.

EXERCISE 1

Classify the errors in the following sentences as grammatical or rhetorical errors. Correct the sentences.

1. Do not telephone without definite orders *to the express company.*
2. The Central Pacific Railway Company *have* instructed *their* station masters to accept no perishable freight.
3. We have just issued a pamphlet dealing with United States Government Bonds *which we will send you on request.*
4. He had his pay *raised* on January the first.
5. You will find inclosed *herewith* my personal check for $250.
6. Where have you *lain* my ruler?
7. *Will* I call him to the telephone?
8. *Can* I borrow a pencil *off* of you?

67. Rhetoric a practical study. What has been said previously in this chapter should make plain how very practical it is to have a ready knowledge of the principles of rhetoric. Everything that we speak or write must conform, if it is well expressed, to the principles of rhetoric. This is because these principles are really natural laws, not arbitrarily drawn up by a few scholars but based on the experience of centuries. The principles, or laws, of composition are simply a kind of summing up of all that is known about the art of writing or speaking.

68. Kinds of composition. A composition may consist of (1) one sentence, (2) one paragraph, (3) two or more connected paragraphs.

69. Fundamental qualities. Four fundamental qualities are required in every well-expressed composition, irrespective of the subject, manner of treatment, or length of statement. In any composition (1) one main idea only should be expressed, (2) the thoughts should be well arranged, (3) each thought should be given the force that its importance warrants, (4) the language should be pleasing to the ear and, if written, to the eye also. In other words, *a composition should have four fundamental qualities: Unity, Coherence, Emphasis, and Euphony.*

70. Unity. ***Unity is that quality of a composition which requires that it shall contain only one main idea.*** For example, the primary aim of a letter of application is to secure an interview for the applicant. Everything in the letter must lead to that. A sales letter aims to induce action. Every point it raises should increase the reader's desire to do something: write a letter, sign his name on a postal card, send a check, or do whatever the seller has in mind. Unity avoids distraction. If your letter does not have this quality, you have failed to express yourself clearly.

So essential is unity to the effectiveness of business writing that some correspondence supervisors claim that two subjects should never be discussed in the same letter. They say, for example, that if you wish to pay a bill and order a stove at the same time, you should write two letters. It is probably unwise to lay down any such absolute rule, but it is well to remember that (1) we can fix our attention on (do or think of) just one thing at a time, and that (2) many oversights are due to the practice of putting two or more messages into one letter.

Unity may be obtained by (1) clear thinking (knowing exactly what you wish to say), (2) avoidance of parenthetical expressions or explanations, (3) frequent reference to the exact end in view.

EXERCISE 2

From the paragraphs below select the one which shows the greatest unity and the one which shows the least. Be ready to defend your choice.

A man who has friends must show himself friendly. A friend is an inexplicable gift, a mystery and sacred reality. Ambition has no friends and genius wants few. "May you outlive your friends!" was the dreadful Roman curse. Our friends early appear to us as representative of certain ideas, which they never pass or exceed. In 1656 Friends first visited America. At least one friend is essential to true living, but a multiplicity of friends is not only unessential — it is impossible.

What are the qualities which attract and win friends? It has been well said that "the way to have a friend is to be one," or, applying the idea to salesmanship, the way to make customers friendly is to show a spirit of friendliness toward them. As a salesman approaches a customer he gives evidence of this spirit by certain outward signs: a quick forward step; a slight nod or bow; a smile, or at least a friendly, encouraging expression; often a word of greeting. A personal connection is thus made and the way opened for formal business.

If you are merely polite, you are simply following the usages of society. Politeness is an artificial polish. Courtesy is the soul of that polish. To cultivate courtesy, guard against letting your actions become mechanical. Make it a habit to do one kindly action each day, and do it as early in the day as possible. Do not expect courteous treatment in return. Neither let discourtesy in customers be an excuse for a lack of courtesy in yourself. In the final analysis it is the customers who pay the wages. They are the real boss, and if you offend the real boss, even when he is in the wrong, you are playing dangerous experiments with your pay envelope. Remember that in a deep sense it is impossible to be insulted. A gentleman never would insult you and no one else can. Always be courteous for your own sake. As your actions are, so are you. You can expect only a grunt from a pig, but if a pig grunts at you, it is no reason why you should grunt in reply. Don't be a pig.

The negative of courtesy is discourtesy, which is rudeness, disrespect.

71. Coherence. ***Coherence is that quality of a composition which requires that its ideas shall be well arranged.*** It demands good order. "Everything in its place" is its watchword.

Recently I saw on a farm a collection of carpenter's tools — good tools, trade-marked — all jumbled up in a chest. To get a hatchet, the farmer had to pull out a saw or two and very probably a chisel, usually dulling the edge of something or nicking his finger as he fumbled about. Any tool he wanted always seemed to be under everything else. I took a few cleats and hooks and arranged the contents of the chest so that the

hammer and monkey wrench were right at hand, as they should be. Everything else was at least accessible. What is more, the owner of the collection declared that he had just twice as many tools as he used to have.

The moral of this tool box may be applied to expression. It is not sufficient to have good ideas; they must be well arranged. The important thoughts must not be buried under a mass of secondary ideas.

Coherence is as necessary to composition as is unity. The thousand and one parts of a perfectly good automobile may be piled in a heap with not a bolt missing, but the mass would not be a machine until careful assemblage had put every part in its place. One bolt in the wrong hole might keep the auto from moving. One sentence out of place might destroy the effectiveness of a paragraph.

Coherence may be obtained by arrangement of ideas (1) in a space order, (2) in a time order, (3) according to cause and effect.

Coherence is also aided by the use of connective words, phrases, sentences, or paragraphs.

EXERCISE 3

The underlined words and phrases add much to the coherence of the selection and letter given below. Name each underlined word as a part of speech. What parts of speech seem to be used frequently as connectives? What is the difference in meaning between *a* in "a young fellow" and *the* in "the young man"? In what order are most of the ideas arranged?

The young man attempting to choose a vocation rarely takes *himself* into serious consideration. As a rule he is thinking only of the vocation as an abstract thing, looking at it as a means of gaining wealth, honor, or position. He sees other people making a success in that vocation, and as they have done well he imagines that he too would like to do the same kind of work. — DAVIS

JAMESON MEMORIAL UNIVERSITY
Jameson, Tennessee

October 11, 19--

Mrs. N. P. Waters
Richmond, Virginia

My dear Mrs. Waters:

Something happened here this morning that I want you to know.

About nine o'clock a young fellow swung on to the campus with a long-legged stride that would have been astonishing anywhere else. He had come a hundred miles from his home in the mountains of North Carolina.

I turned him over to Dean Stuart, but I listened to the conversation. He had brought with him the sum of just $10, — no more, — all he had on earth. The dean told him that it was hard to know what to do with him, and explained as kindly as he could that all our rooms were occupied.

I looked at the young man; he never flinched; he smiled, confidently faced us both, clear-eyed, and steady, and this is what he said: "Dean, I didn't come here to get a room or to get a bed; I came to get an education. I can sleep on the floor."

There was no answer to that. At least neither the dean nor I could think of one, and we simply made a place for him; we had to. We cannot refuse that sort, and we will not do it as long as there is a dollar in sight.

These boys are the salt of the earth — big, strong, upstanding fellows: old revolutionary stock, most of them mountain born; fearless, quiet, loyal, high-principled, and clean. They must have help. They need it and they deserve it. The sum of $25,000 is required at once for the actual current expenses of the year. We must have that amount at hand or in prospect at an early day.

We are asking not only because the money is needed for the great work that we are doing but because it is right that you should have an opportunity to give if you can. Your gift may make the difference between a life of ignorance and a life of knowledge to some mountain boy.

Our work is filled with lofty purposes, but its effectiveness is almost entirely a question of money. Will you help us now?

Sincerely yours,

Sheridan P. Edwards, President

DCM

72. Emphasis. ***Emphasis is that quality of a composition which requires that each idea shall be given force appropriate to its importance.*** Emphasis is all-important in business writing. It places the idea before the reader in such a way that he must attend to it. Emphasis is the red ink, the italics, the *nota bene*, of expression.

This quality is not always easily obtained and often comes indirectly. The rampant orator, sawing the air and shouting himself hoarse, may leave less impression on his audience than does the quiet speaker who in a calm, conversational tone drives home his points with well-chosen and well-arranged remarks. The "still small voice" was the voice of power. So in writing, simple, straightforward expression is usually most effective.

Unusual expressions, red ink, underlining of words, italics, capitalization, and drawings have all a legitimate part in impressing the reader; but belief in your ideas, careful thought, and everyday language will in most cases make the best impression.

There are six important ways in which an idea may be emphasized:

1. By giving it large space, — saying much about it.
2. By placing it at the beginning, — talking about it first.
3. By placing it at the close, — using it as a conclusion.
4. By placing it in an unusual position, — giving it novelty.
5. By repetition, — making it echo and reëcho.
6. By the use of an unusually apt expression.

EXERCISE 4

1. Re-read the letter on page 112.
2. Do you think the letter emphatic?
3. Is the first sentence a forcible beginning? Give reasons for your answer.
4. Does the last paragraph add to the force of the appeal, or should you prefer to end the letter with the preceding paragraph?
5. At least half the letter is devoted to the case of one boy. Can you justify giving so much space to this topic?
6. Note any words or expressions that seem to you emphatic.

EXERCISE 5

1. What idea is especially emphasized in the following paragraph? How is emphasis secured?

> A long time ago, before New York and Chicago were discovered, there lived an alchemist who sold an unfailing prescription for making gold from eggs. He sold it at a high price on a contract that he was to refund the whole sum in case the prescription was carried through and did not yield the promised result. It is said that he never broke his contract and became a very rich man. His prescription was that the gold-seeker should hold a pan over the fire with the yolks of a dozen eggs in it and stir them for half an hour without ever thinking of the word *hippopotamus*. Many thousands tried, and yet no one succeeded. The fatal word, which they had never thought of before, now unfortunately always rushed into their minds, and the more they tried to suppress it, the more it was present.

2. Suppose that the preceding paragraph had ended in some such manner as this: "The moral of the story is —— ——." How would you complete the sentence?

3. Write a paragraph to illustrate forcibly what you consider to be the point or moral of the selection in 1.

EXERCISE 6

In six statements give six ways of expressing the point in the following sentence that you consider worthy of most emphasis. Consult the suggestions listed on page 113.

> Whatever may have been true in the past, there is no doubt that today industrial conditions favor the educated man.

73. Euphony. ***Euphony may be defined as that quality of a composition which gives it a pleasing sound.*** Connected paragraphs, sentences in a paragraph, and words in a sentence have each a relation in sound as well as in sense. Many of the masterpieces of literature owe a large part of their reputation to the way they sound. Much of the popularity of Lincoln's "Gettysburg Address" is due to the harmonious relation of its sentences, —

to the pleasing variation of length and structure. Most proverbs and popular quotations are a combination of words that sound well, and many advertisements that are known all over the country owe their popularity as much to a pleasing combination of sounds as to solid arguments.

You will find, however, that the study of euphony in paragraphs or connected paragraphs is extremely difficult.

Milton's sounding lines and the rolling periods of Daniel Webster have a rhythm that somehow seems naturally to charm without much relation to the meaning expressed, but the use of such styles does not harmonize with the atmosphere of business. You should read such great classic masters of expression, but any attempt to imitate them — even if you remotely could — would certainly be fatal to your commercial correspondence. As a practical fact euphony for everyday use is largely satisfied with telling us what not to do:

1. Avoid a repetition of words that sound the same.
2. Avoid a succession of words of one syllable.

If we think of euphony, or rather harmony, as a matter of mechanics, we find that it may be destroyed by (1) poor or unsuitable ink or stationery; (2) faulty penmanship, typewriting, or printing; (3) glaring headlines, irregular margins, inadequate spacings, and the like.

EXERCISE 7

Choose from the paragraphs below (1) one which seems to you to have a style well suited for business writing, (2) one poorly suited for business writing. Apart from the subject matter, which one pleases you the best? Why?

The New England Mica Company sent you an announcement three weeks ago that it had begun the manufacture of high-grade mica tubing. The announcement told our friends that Mr. John G. Davidson and I had gone into the mica business and had severed our connection with the George L. Smith Corporation.

Young Mr. Pottinger, and no doubt you personally, know of our relations to the George L. Smith concern and of our recommendations intended to put the order department on a modern basis. It is not worth while for me to go into the details of just why Mr. Davidson and I have gone into the mica field on our own account. I should like to recall, however, that Mr. Pottinger not only frequently expressed a wish that we should make such a venture but said that your people might be willing to stand behind us financially.

We have ourselves been able to complete a modern factory, and we have acquired a holding of a high-grade mica deposit in Labrador. Our slogan: The Best Quality Delivered on Time.

Your influence and name can be of inestimable value to us at this moment. We must have a live connection in the Middle West, and we feel sure that if we can establish such a hold, the quality of our mica and our facilities for delivery will clinch our opportunity.

An order from you will receive our immediate attention.

GENTLEMEN: Fred Clark told us about the personal discussion he started when he was in your store last October. As I got the story, Mr. Smith maintained that not more than five per cent of your patrons were women. And Mr. Newman inclined to the opinion that fully 20 per cent were either women or men who had been sent in to make a purchase by the wife at home.

Fred told me that he thought Mr. Newman's estimate was about as you would find it if you checked up your trade carefully for a month or so. He said that you were going to keep such a check on customers for the month of December and let me know the results.

But we haven't heard a thing from you regarding this test. I am particularly interested because we have several retailers in the West who are keeping these data. I have been trying for a number of years to get an accurate estimate of the percentage of women purchasers in our trade.

If you have kept these data I wish you would send me the percentages. I know Mr. Smith will not attempt to hold back, even if he did fall short in his estimate.

Clark is now in Connecticut. He reports that the retail trade there is particularly good.

If the sample of weather we've been having lately is anything like what it is up your way, trade ought to be brisk on those 7-C Ideals you ordered in September.

Cordially yours,

Fourscore and seven years ago our fathers brought forth upon this continent a new nation, conceived in liberty, and dedicated to the proposition that all men are created equal. Now we are engaged in a great civil war, testing whether that nation, or any nation so conceived and so dedicated, can long endure. We are met on a great battle-field of that war. We have come to dedicate a portion of that field as a final resting-place for those who here gave their lives that that nation might live. It is altogether fitting and proper that we should do this; but in a larger sense we cannot dedicate, we cannot consecrate, we cannot hallow this ground. The brave men, living and dead, who struggled here, have consecrated it far above our poor power to add or detract. The world will little note, nor long remember, what we say here, but it can never forget what they did here. It is for us — the living — rather to be dedicated here to the unfinished work which they who fought here have thus far so nobly advanced. It is rather for us to be here dedicated to the great task remaining before us, that from these honored dead we take increased devotion to that cause for which they gave the last full measure of devotion; that we here highly resolve that these dead shall not have died in vain; that this nation, under God, shall have a new birth of freedom, and that government of the people, by the people, and for the people, shall not perish from the earth. — LINCOLN, "Gettysburg Address"

II. APPLICATION OF THE PRINCIPLES OF RHETORIC

In the rest of this chapter the principles of expression are applied to a sentence, a paragraph, or a group of connected paragraphs. The essential qualities of the single sentence are considered first, as it is the smallest unit that gives sufficient scope for illustrating the great laws of good composition. It also furnishes the beginner with suitable exercises in writing.

THE SENTENCE

74. Unity in the sentence. A sentence should contain only one leading idea.

As ***a simple sentence contains only one statement***, its unity is involved in its form.

I am in receipt of your letter.

A complex sentence has only one main statement, which is the independent clause. The subordinate statements are expressed in the dependent clauses. It follows from the form of a complex sentence that it is a natural unit.

I will give immediate attention to the accounts[1] which you have mentioned in your letter.

75. The run-on sentence. A common error in the construction of complex sentences is to have so many subordinate clauses that the force of the main statement is weakened or destroyed. This error is sometimes called the "run-on" sentence. The following is an example:

We have your telegram of March 30, which instructs us to purchase for your account 25 First National Copper, which we have filled today at 105¾.

There are several ways in which this statement may be improved. It may be divided into two separate sentences, or one of the dependent clauses may be reduced to a phrase. The following sentences will illustrate these methods:

We have your telegram of March 20, which instructs us to purchase for your account 25 First National Copper. We have today filled your order at 105¾.

We have your telegram of March 20, instructing us to purchase for your account 25 First National Copper, which order we have today filled at 105¾.

[1] The italicized words are the independent clause and contain the main idea.

76. The main idea. ***A compound sentence contains at least two independent clauses, and it may contain several.*** These clauses are grammatically equal in value, but they are all subordinate to some leading idea implied in the whole sentence.

> We acknowledge with thanks your remittance of January 6, and we now return your December bill, which we have receipted after deducting for waist, gloves, and account rendered of 75 cents.

The leading idea that is implied in the preceding sentence is that the firm wishes to state that the customer's account is settled to date.

The unity of a complex sentence is more easily maintained than that of a compound sentence. Often a compound sentence that lacks unity may be improved by being thrown into the form of a complex sentence. The ideas in the clauses of the following compound sentence are not of equal value and do not bear on a leading idea common to both:

> The Biflex Binder is growing rapidly in popularity in the schools, and it is simple in construction, easy to manipulate, attractively and strongly bound.

The sentence is better expressed as follows:

> The Biflex Binder is growing rapidly in popularity in the schools, because it is simple in construction, easy to manipulate, and attractively and strongly bound.

77. The point of view. The point of view has particular bearing on the unity of a sentence, and we shall see later that it also affects its coherence. For example, a sentence which is partly in the active voice and partly in the passive voice is apt to have two points of view. The following sentence will serve as an illustration:

> Since America was discovered by Columbus, he should have had the honor of giving this continent his name.

Here the reader's attention is directed in the beginning to *America* as the subject of the first clause and then turned to *Columbus* as the subject of the second clause. Throughout the whole statement *Columbus* should occupy the reader's attention, as in the following sentence:

Since Columbus discovered America, he should have had the honor of giving this continent his name.

Parallel or uniform construction tends to a fixed point of view in a sentence. In particular avoid

1. Unnecessary changes from one voice to the other (from the active to the passive voice).

2. Unnecessary changes from one case to another; as, for example, from the nominative to the objective.

3. Different constructions in the same sentence expressing similar thoughts, as a phrase and a clause expressing co-ordinate ideas.

The following sentences illustrate such errors as have been mentioned above and show how they may be corrected:

1. The store was originally built by Johnson, and he continued to add to it as the business grew.

Johnson originally built the store and continued to add to it as the business grew.

2. In winter the clerks suffer from cold, and in summer the heat is suffocating.

In winter the clerks suffer from cold and in summer they suffocate with heat.

3. The merchants seem prosperous and to be ready to take advantage of new ideas.

The merchants seem prosperous and ready to take advantage of new ideas.

EXERCISE 8

(1) Classify the following sentences as simple, complex, or compound; (2) rewrite each sentence according to the directions in parentheses; (3) be prepared to show why your rewritten statements are or are not improvements on the originals.

1. If you really intend to know the value of words, you must study well some language other than your mother tongue. (Rewrite as a simple sentence.)

2. I was pleased to receive your letter of January 25, containing your order for an additional twenty-five dozen cases of shoes. (Rewrite as a complex sentence.)

3. In our own subjects, advertising, drawing, bookkeeping, typewriting, and law, may be found a true basis for effective idealism. (Rewrite as a complex sentence.)

4. Learn to love some art as an avocation, for everybody should be in some way a kind of poet, botanist, painter, musician, or the like; but also learn to be a farmer, carpenter, machinist, accountant, banker, or the like, for the work of the world is God's work, and it should all be done well. (Rewrite as two sentences.)

5. Private ownership of the earth's resources is right and reasonable not for its own sake — which is absurd — but because it enables men to supply their wants more satisfactorily than would be possible in a régime of common property. (Rewrite as two sentences.)

6. Your account for fifty-five dollars, a statement of which is inclosed, is overdue, and payment should be made to this office at once. (Rewrite as a simple sentence or as two sentences.)

7. When you order goods, please be sure to give the identification numbers which are indicated in the catalogue. (Rewrite as a simple sentence.)

8. Please acknowledge receipt of the inclosed check, which you will credit to my January account only. (Rewrite as two sentences or as a simple sentence.)

EXERCISE 9

Point out the errors in the following sentences and rewrite them:

1. As effective shorthand was really invented by Pitman, he deserves the honor of giving his name to this system of writing.

2. I wish everyone would attend to their own affairs.

3. The patrons heard the rumor, and gradually the conclusion was reached that the bank was insolvent.

4. By January the buyers have practically completed arrangements for next year's Christmas, and only a few chance orders are given for unexpected novelties.

5. Coming down the street, a large stone building is seen facing you.

78. Parenthetical expressions. Parenthetical expressions tend to injure the oneness of thought that should characterize a sentence. It should be remembered that a parenthetical expression is not necessarily inclosed by parentheses. It may be set off as well by commas or dashes. There is a marked tendency in business writing to avoid all such expressions.

EXERCISE 10 — *Oral*

Examine the following sentences and note the general effect of parenthetical expressions. Point out those that you think should be omitted and give your reasons for such omissions.

1. In the old days we hired our printing done, as did every other magazine publisher, but now we have our own print shop (see the cut on the front page), modern and well equipped.

2. He is a member of the Massachusetts State Committee on Business, — a committee appointed by the State Board of Education, — and he has served on the Board of Education itself.

3. But now I have a new proposition in Moose Jaw, Saskatchewan (population 28,000), and since I am already working as hard as possible, I must have a man to handle this new undertaking.

4. Perhaps the most interesting facts presented refer to the old superstition — for it is a superstition — that the first scholar in the college class is unlikely to succeed in business or in anything else in after life.

5. The natural, bright finish may be brought to a beautiful flat finish by rubbing, forty-eight hours after the last coat, with a piece of felt, powdered pumice, and water.

EXERCISE 11

Show in what respect the following sentences lack unity. Point out any other errors. Rewrite and improve the sentences.

1. Your trial order is solicited and we invite you to call whether you are ready to place an order or not, since it will give us an opportunity to demonstrate our ability to satisfy you in every way, which we are anxious to do.

2. Thanking you for past patronage, and soliciting a continuance of the same, and we shall be very thankful to have you pass this circular to your friends, we remain, yours respectfully, Henry Black & Co.

3. We have deposit boxes of various sizes, which can be had at a small rental for the safe-keeping of securities and valuables, and we allow interest at the rate of 2 per cent per annum on all accounts of $500 and over, which are also subject to check.

4. A statement of your account will be mailed promptly the last of each month with canceled checks, and currency can be sent by registered letter.

5. I regret exceedingly to inform you that the supply of our "Summer Resorts" pamphlet is exhausted, but in the meantime if there is anything you would specially like to know about any place reached by our line I shall be glad to assist you, and hope that I shall be able to help you to find what you want.

6. The store is on Broad Street and is the largest in town.

7. The subscription price is one dollar a year, and I trust that you will be interested to the extent of filling in the inclosed blank which will bring to your desk the only independent publication in the city.

8. We invite your attention to one of our most recent publications translated from the Russian of Tolstoy whose graphic descriptions of peasant life make the reader feel that he is living in the scenes which are described in a manner that has never been before equaled.

9. Your attention is invited to the inclosed list of rural-delivery maps by reference to which you will note that the price of all county maps is twenty cents a copy, which is barely the cost of publication.

10. We prefer to pay for telegrams offering us business or otherwise tending to benefit us, long telegrams should be sent as "night letters."

11. These trunks are offered at five dollars each, regardless of size, and are being placed on sale at this slaughter price to clear the floor for our fall goods of which our announcement will appear next week.

12. We asked a floor superintendent who was talking to a young man who was evidently much disturbed over something that he wished to buy or had lost.

79. Coherence. The ideas in a sentence should be arranged so that the meaning will be naturally developed and will be perfectly clear. The two great hindrances to coherence are ***ambiguity*** and ***dislocation.***

Ambiguity. ***Ambiguity is the placing of a word, phrase, or clause in such a position that it has two or more possible meanings.*** Ambiguity frequently arises from failure to indicate clearly the antecedent of a pronoun. Particularly, one must be careful to make plain the antecedents of the following pronouns: *his, her, who, which, this, that.*

AMBIGUOUS: The clerk informed the cashier that his account was incorrect.

CLEARER: The clerk said to the cashier: "Your account is incorrect" *or* The clerk told the cashier that the latter's account was incorrect.

AMBIGUOUS: I received his letter and check, which pleased me.

CLEARER: I was pleased to receive his letter and check *or* I was pleased to receive his letter, which contained a check *or* I was pleased to receive the check (which came) in his letter.

AMBIGUOUS: I received his letter and check. This was very welcome. (*This* may refer to *check* or *letter*, or to the receipt of both check and letter.)

BETTER: I received his very welcome letter and the check *or* I received his letter and the very welcome check *or* I received his letter and check. The payment was very welcome.

EXERCISE 12

Point out ambiguous expressions in the following sentences and correct them by rewriting:

1. Every building is equipped with an automatic-sprinkler system, which has saved the company from many a disastrous fire.

2. I would not indorse his opinion, which annoyed him very much.

3. Courtesy and service are the best assets of these companies. They are not easily overvalued.

4. Mr. Adams kept in touch with Brown's work until he was transferred to a Western agency.

5. She told the matron that she would receive an answer in a few days.

6. Your promptness, energy, and originality are commendable. This has pleased me much.

7. If you do not keep your typewriter clean, your work will show it in the end. This is just what you wish to avoid.

8. He asked if he would go when he was ready.

9. It is not only by doing your work well in this class but also at home that you will fit yourself for office work.

10. I am interested in the proposition and wish you to consider it. It is seldom that I feel so strongly on a matter.

11. I have received your letter of October 15, inclosing a check for $15.80 as settlement in full of your account. I have referred it to the legal department.

12. A subordinate clause is a group of words with a subject and predicate, which helps to make clear a main clause.

13. Do not crowd around the door. It impedes the movements of our employees.

14. The most important part of a letter often is the beginning.

15. I am inclosing a letter of recommendation from Head Master William B. Smith, which may be of interest to you.

16. I have received your letter and the inclosed statement. This clears up our difficulty.

17. There is no place in this country for people who are not willing to support the country to which they come in time of need.

18. If not an owner of a small garden, we send a certain kind of flowers which may be raised in a kind of box on the back porch.

80. Dislocation. ***Dislocation in a sentence is separation of those members which belong together.*** The following sentence is dislocated:

> This spring we intend to issue a circular, which we will mail to our agents, dealing with the matter of partial payments.

Here the phrase "dealing with the matter of partial payments" is unnaturally separated from *circular*, the word that it modifies. The sentence would read better as follows:

> This spring we intend to issue and mail to our agents a circular dealing with the matter of partial payments.

Or,

> This spring we intend to deal with the matter of partial payments in a circular which we will mail to our agents.

81. Influence of the point of view on coherence. A fixed point of view and parallel or uniform construction relates not only to unity but also to coherence in a sentence (see section 77).

The sentence quoted on page 119, "Since America was discovered by Columbus, he should have had the honor of giving this continent his name," lacks coherence as well as unity. The first clause does not naturally introduce the second clause. It would lead up more naturally to some such clause as one of the following: "This continent should have been given his name," or "This continent should have honored him by taking his name."

EXERCISE 13

Examine the following sentences and rewrite any that seem to you lacking in coherence. Be ready to justify the present form of any that you consider well expressed.

1. Wanted. An office boy immediately.
2. To let. Two large, furnished connecting rooms with bath for gentlemen only.
3. On account of being nearsighted, customers thought Hollinsworth was cross.

4. D. G. Grahame, jobber and commission merchant, was shot and probably fatally injured by E. B. Coyle, one of his employees, formerly with Smith and Gillis, near the entrance to the Merchants' Exchange.

5. The announcement, that the sheriff has appointed new court officers without considering several politicians who were in line for permanent appointment, and who now as a result of their disappointment are bitterly attacking the sheriff, was a sad blow for the makeshift members of the party.

6. The city council committee on finance which held a session on Monday afternoon prior to the regular council meeting to consider several loans for municipal improvements will not meet again until the new members have taken their seats.

7. Repeatedly, during the last century, New England has been accused of manipulating the tariff schedule for her own profit.

8. The stone was large and of a dark blue color, which glowed when brought into the bright sunlight.

9. Numbers (except in the address at the top of the message) must be written in words.

10. While waiting for my change at the counter, the fire alarm was sounded.

11. While in Liverpool, his brother Peter became ill and it was necessary for him to manage the business.

12. A woman was seen loitering about the place where the child was, carrying a large bundle.

13. Emigration does not follow the flag so easily as the dollar.

14. One day, while making up my accounts, a mistake occurred that cost me several dollars.

15. Copy the account handed back to you in ink.

16. Wanted. An experienced girl to cook.

82. Emphasis. The words in a sentence should be so arranged that the most important ideas will receive the most emphasis. The following points are worth remembering:

1. The beginning and ending of a sentence are the most important positions.

Your money back if you are not satisfied is the *invariable practice of our firm.*

2. The ideas or words in a sentence may sometimes be arranged with a cumulative effect, rising in force with each succeeding word and closing with the strongest word of all. Such a form is called a climax.

He has a pleasing personality, a keen mind, and an unimpeachable character.

3. Repetition will sometimes emphasize a word or a longer expression by forcing it upon the reader's attention. Note in the following sentence how the expression *on time* is forced upon your attention:

In this office you must not only begin your work exactly *on time*, but you must also finish it *on time*.

4. A word, phrase, or clause is often emphasized by being placed in a somewhat unusual position in the sentence. For example, the subject and predicate may change places, or the object may precede the verb.

5. A figure of speech frequently adds force to an expression. Compare "He loved money" with "His idol was gold" or "He worshiped dollars."

6. A specific expression is usually superior to a general one. Compare "I am in receipt of your valued favor of recent date" with "This morning I was pleased to receive your order of July 13."

7. Parallel construction, particularly as seen in the balanced sentence, adds force to a statement. Compare "He has persistence, but his partner is full of tact, and brains are in the make-up of both of them" with "He has persistence, his partner has tact, both have brains."

EXERCISE 14

Change the order of the words in the following sentences as many times as you can without distortion, and note how the emphasis on different words varies with the order:

1. The claim that education should be founded on experiment is not new.

2. I want to protest as strongly as I can against the notion that an army of untrained observers is useful in proportion to its size.

3. A reputation for promptness in filling orders is an asset worth having.

4. Theoretically, vertical writing has the advantage over sloping writing in legibility.

5. At present it is the plan of the firm to make employees loyal and contented.

6. I wish you to write only one letter.

7. The so-called cultural subjects are necessary, too.

8. If more sane letters of application were written, there would be fewer misfits in this world.

9. I shall be pleased to send you a check not later than the middle of next month.

EXERCISE 15

Rewrite the following sentences, making them more emphatic. Give particular attention to improving italicized expressions and note the suggestions in parentheses after each sentence.

1. We have had considerable difficulty *for a long time* in trying to secure *satisfactory results* from our stenographic department. (*Place important words or expressions at the beginning or end.*)

2. Your machine is satisfactory because the only work that we can accept must be accurate: the work of your machine can always be depended on, for it never makes mistakes. (*Try to repeat the words* 'satisfactory' *and* 'accurate.')

3. United States Government Bonds are always a good investment, because they are absolutely safe, readily marketable, obtainable in small denominations, subject to comparatively small fluctuations, and furnish a fair rate of interest. (*Use a climactic form and, as far as possible, parallel construction.*)

4. We have only *the highest words of praise* for your Auto-Truck as a time-saver in our business. (*Place in somewhat unusual positions the expressions that you wish to emphasize.*)

5. His business has grown with extraordinary rapidity. (*Use a figure of speech to describe the quick growth of his business.*)

6. The great insurance companies of the United States are absolutely sound financially. (*Emphasize the financial stability of insurance companies by using a figure of speech.*)

7. I have studied some interesting subjects lately. (*Use specific terms. Make* 'what,' 'when,' *and* 'where' *definite.*)

8. I saw excellent bargains in a store the other day. (*Use specific expressions.*)

9. He is a successful business man. (*Use specific expressions.*)

10. He is receiving a good salary. (*Use specific expressions.*)

11. It is necessary for me to receive a reply from you before long. (*Use specific expressions.*)

12. For a stenographer to do the best work, she must have a knowledge of the matter which she is writing and the general plan of the whole subject should be in her mind. (*Use parallel construction.*)

EXERCISE 16

Rewrite the sentences below, making them more emphatic:

1. A short time ago I was talking to a person in business in a neighboring city.

2. He had made a great deal of money recently.

3. Prices will see-saw for some time, in my opinion.

4. The last of the month we will offer some surprising values in clothing.

5. You should speak the truth.

6. He is not likely to tell anybody any secrets.

7. With best wishes for your continued success, I remain, yours truly, J. V. Hammond.

8. Since introducing your machine into our business some time ago, we have been much pleased with the improvement in our work.

83. Euphony in sentences. We seem to have a natural aversion to the frequent occurrence of the same sound. The person who is always whistling snatches of a popular tune, who drums on one key of the piano, or who uses continually some particular slang word irritates us. We say he "gets on our nerves." The science of harmony as applied to speech is, however, exceedingly complex and cannot be discussed here, but you must consider the euphony — the pleasant sound — of

your sentences as something well worth your attention. You must be as careful of the *sound* of what you say or write as the advertiser should be of the *appearance* of his advertisement.

It may at this point occur to you that many advertisements and much popular writing are full of expressions that aim at repetitions. We all remember the delight with which we repeated "Peter Piper," "If a woodchuck would chuck wood," "All the news all the time," "Selden's scented soap," and the like; but such plays on words are nothing more than catchy or half-humorous tricks of language. They do not belong in matter-of-fact sentences.

84. Hindrances to euphony. There are three great hindrances to euphony in a sentence:

1. The repetition of words of similar or identical sounds.
2. The repetition of words beginning with the same sound.
3. A succession of words of one syllable.

It may be wise to call attention at this point to the advisability of avoiding a series of sentences that are alike in construction (p. 133).

The three suggestions given above call for the exercise of much common sense. A writer or speaker need not fear that he has violated the laws of euphony if he repeats an unimportant word such as *and*, *to*, or *the*. It is *noticeable* repetition that is objectionable, but even noticeable repetition must not be shunned at the expense of clearness of expression. At times it may be found that repetition of a word may have increased the force of a statement (p. 128). Such is the case in the following sentence:

> He *behaved* to his official superiors as he had *behaved* to his schoolmasters, and was several times in danger of losing his situation.

In general, euphony avoids unpleasant combinations of words. One of the best means of discovering violations of euphony in your compositions is to read them aloud. (See also section 73.)

EXERCISE 17

Criticize the euphony of the following sentences; rewrite those that do not *sound* well to you:

1. You will find inclosed my check for four dollars in payment for the book.

2. I am in need of a boy to help me for the next month on my books. I wish you to call at the store this week so that I may learn if you can do the work.

3. Please find inclosed my check for four dollars, for which please send me the bat described in the advertisement at the top of this letter.

4. Of course such a course cannot be pleasing to us.

5. Two dollars is too much to pay.

6. The proofreader missed the mistake, and therefore *Mr.* remained misspelled.

7. The "Haldane" sets we have on hand are handsomely bound.

8. I will try to telegraph to Thompson so he will have time to take the train.

9. We have your letter of the 10th inst., and we wish to say that we have been unable to get a satisfactory bid on your $1000 L. & N. bond that we hold.

10. On account of a continually increasing mailing list, we cannot send our weekly circular to persons not having an account with us.

11. The actual market is not very active.

12. Familiarity with a certain line of business is likely to make one familiar with the letters required to carry it on.

EXERCISE 18

Each of the following sentences contains one or more of the "hindrances to euphony" listed on page 131. Be prepared to point out the exact violation of euphony in each case and rewrite the sentences.

1. For references I am permitted to refer you to Mr. George H. Brown and Miss Edith M. Thornton, both instructors in the commercial department of the Bridgeport High School.

2. When one really tries to make good, the good that is in him crops out.

3. I have written to Mr. Rice that we shall surely raise the price.

4. I think your friend fortunate to be able to enter the financial field at this favorable moment.

5. On the other hand, unless the ambition is aroused, the salesman may talk himself hoarse without arousing any ambition. (Remember that a word may be repeated for the sake of emphasis.)

85. Variety in the use of sentences. Every sentence is at the same time *simple*, *compound*, or *complex*; *declarative*, *imperative*, *interrogative*, or *exclamatory*; *periodic* or *loose*; and *long* or *short*. Every sentence is also a balanced sentence or it is not. Such a number of possible combinations gives opportunity for an endless variety of sentences.

NOTE. A periodic sentence is one in which there is not a complete thought until the end is reached. A loose sentence is one in which a complete thought is expressed before the end is reached. A balanced sentence is one containing phrases or clauses which are similar in form and of about the same length, weight, and emphasis. Examples are

PERIODIC SENTENCE: If I am not mistaken, you are much to blame.

LOOSE SENTENCE: I have every reason to believe that he is capable of filling the position, (.) for I have seen him tested (.) with many different kinds of difficult problems (.) similar to those which he is likely to meet (.) with you.

BALANCED SENTENCE: He pays his men well and he works them hard.

EXERCISE 19

Classify the sentences in this exercise as (1) simple, compound, or complex; (2) declarative, imperative, interrogative, or exclamatory; (3) periodic or loose; (4) balanced or not balanced; (5) long or short. If you cannot decide just what is a long sentence and just what is a short sentence, test the truth of the following statement by examining a few business letters and some of your own themes: "In business writing a sentence of more than thirty words is usually too long."

1. The world cries out for the man who can carry a message to Garcia.

2. The greatest regulator of conduct is the spirit of regulation.

3. Unless I know that the employer is without fault, unless I know that he is struggling with an inherited vicious condition, I have no patience with so-called labor troubles.

4. Naturally, if we would get at a more satisfying conclusion to determine whether the college is making good, we must go over the five-year books and ten-year books of college classes that have been in the business world for such periods, and must select the names of those men who entered commercial activities after completing the recognized academic course.

Opportunity for variety is an important element in the construction of a good paragraph. A series of sentences all constructed on the same plan is liable to prove extremely uninteresting reading. Scarcely anything is so certain to cause your reader to pay little attention to what you have written as a monotonous string of sentences with no more apparent individuality than a row of pennies.

Fortunately our language is well prepared to furnish us with the means of guarding against monotony of expression. Not only have we the different kinds of sentences mentioned above, but we also have thousands of synonyms, a long list of connectives, and all the many kinds of phrases, to aid us in giving variety to our sentences.

A comparison of the two paragraphs given below will show that the second is much superior to the first. No doubt much of this superiority depends upon the continuity of thought brought about by the careful use of connectives, but much also depends on the variety of expression.

A student should make it his ambition to be accurate in spelling and in similar matters. Accuracy in such small points will help him greatly in all his written work. Spelling belongs to the rudiments of education. It is hard to teach higher things to a student not thoroughly grounded in the rudiments. We can depend upon the man whose knowledge is accurate. We are

apt to suspect that the man who is slipshod in details is intellectually weak. Youth is the time to build up habits of patience, perseverance, and accuracy. The study of English composition is one of the best means to that end. The student should not have to make a conscious effort to spell correctly. He would then be obliged to withdraw a considerable part of his attention from more important details.

It is worth the student's while, for three reasons, to make it his ambition to be accurate in spelling and in similar matters. First, accuracy in small points will help him greatly in all his written work. Spelling belongs to the rudiments of education, and it is hard to teach higher things to a pupil not thoroughly grounded in the rudiments. Second, accuracy in detail is a part of character. We feel that we can depend on the man whose knowledge is accurate, and we are apt to suspect that the man who is slipshod in details is intellectually weak. Youth is the time to build up habits of patience, perseverance, and accuracy, and the study of English composition is one of the best means to that end. Third, the pupil who has to make a conscious effort to spell correctly must necessarily be obliged to withdraw a considerable part of his attention from more important matters. — CARPENTER, "Elements of Rhetoric"

86. Use and value of different kinds of sentences. The limits of this chapter do not permit of detailed discussion of the purpose or use of different kinds of sentences. The subject is, however, one that the student can with advantage work out for himself by observing the effect of various kinds of sentences in his own compositions. The following topics bear directly upon the value of variety in the use of sentences and are recommended for careful consideration:

LENGTH OF SENTENCES: short, medium, long.

KINDS OF SENTENCES: simple, compound, complex; loose, periodic, balanced.

KINDS OF CLAUSES: coördinate, subordinate, noun, adjective, adverbial, relative, restrictive (or essential), etc.

PHRASES: noun, adjective, adverbial, infinitive, participial, etc.

EXERCISE 20 — ***Oral and Written***

Be prepared to explain to the class the difference between long and short sentences. Be ready to give as good a definition as you can of what you mean by a short sentence. Write or find six examples of both kinds of sentences.

EXERCISE 21

Be prepared to answer the following questions:

1. To what purposes is the short sentence specially adapted?
2. In what instances may a long sentence be desirable?
3. Is a loose sentence more undignified than a periodic sentence?
4. What kind of sentence may be particularly valuable in making a comparison or contrast?
5. Which kind of sentence do you think you use the most, the simple, the compound, or the complex?

EXERCISE 22

Classify the sentences in one of your written compositions in as many ways as you can. One of your sentences may be simple, declarative, loose, short, and not balanced.

EXERCISE 23

Write a theme entitled "The Magazine I Like." Compare your work with that of some other member of the class, noting the different kinds of sentences in each exercise.

EXERCISE 24

Express in your own words each of the following sentences:

1. A penny saved is a penny earned.
2. Well begun is half done.
3. Stick to your business and your business will stick to you.

4. Of making many books there is no end; and much study is a weariness of the flesh.

5. He that is slothful in his work is brother to him that is a great waster.

EXERCISE 25

Select from your reading two sentences, and change the order of the words as often as you can without changing the essential meaning.

EXERCISE 26

Express the thought of each of the following sentences in two other ways. You may vary the original order of the words, substitute new words or expressions, or rewrite the sentences. Try to express the original meaning as nearly as you can. For example, the thought of the first sentence may be expressed in any one of the following ways:

An art worth studying for its own sake is being likable.
For its own sake, being likable is an art well worth studying.
It will pay you to learn how to make other people like you.
The person whom others instinctively like has a great asset.
You will please yourself by learning to please others.

1. Being likable is an art well worth studying for its own sake.

2. I am in receipt of your letter of March 15, with check inclosed for $15.

3. We regret to say that your package did not reach our packing room in time for our driver to deliver it on schedule time.

4. The holder of this certificate is entitled to one dozen of our artist-proof photographs upon payment of $3.50 at our studio at the time of sitting.

5. Assuring you of every courtesy and trusting that we may have the pleasure of serving you, we are very truly yours, A. B. Champlain and Company.

6. Did you make the sample test with the varnish that you requested of us recently?

7. I will say no more at present.

EXERCISE 27

Make a list of the ways in which variety may be given to the sentences in a paragraph. Be prepared to illustrate your statements by furnishing examples of different kinds of sentences. Classify your sentences according to the directions in Exercise 22.

EXERCISE 28

In the following sentences point out the errors indicated by the suggestions in parentheses:

1. From my experience with these two firms I am certain that I can fill satisfactorily the position you mention in your advertisement. (*Statement too positive.*)

2. "The Clarion" was the book that I selected to read outside of class. (*Wrong tense of one of the verbs.*)

3. Your letter of January 17 has been received and read. (*Repetition of an idea.*)

4. I have read your letter of January 15, which pleased me much. (*Ambiguous use of relative pronoun.*)

5. If the *you* idea is introduced into a letter, it will be much more interesting, especially in a sales letter. (*Ambiguous use of* 'it.')

6. Awaiting a reply, I am, yours truly, John B. Strout. (*Important statement in a participial phrase.*)

7. Having occasion to use many office appliances, the Stenostile seems to me to be as near perfection as one can expect in so complicated a machine. (*Dangling participle.*)

8. Since your aim should be to preserve your savings rather than to get a high rate of interest, the stock of the Mercantile Motor Corporation ought to be avoided by you. (*Unnecessary change of point of view.*)

9. Do not crowd around the counters, to help our employees to serve you quickly. (*Ambiguous.*)

10. Most everybody has heard or seen the Link-Belt Silent Chain Drive. (*Mistake in grammar; word omitted.*)

11. We are in receipt of your favor of recent date and note what you have to say. (*Wordy, trite; some of the expressions are almost meaningless.*)

EXERCISE 29

Point out the errors in the following sentences and improve them by rewriting:

1. Since introducing your typewriter in our office last September, our experience has been so satisfactory that we would consider it a step backward to employ any other machine.
2. An unsigned check was found in the envelope, which the firm believed belonged to McGee.
3. *Yours sincerely* should be used as a complimentary close when you are only well-acquainted with the person written to.
4. Burt went alone to the old desk where Harold had worked every year as a tribute to his old friend.
5. The language used in law is not suitable for business letters, because it is formal and heavy and employs too many words.
6. Business English is different than the language of poetry.
7. I am anxious to enter the financial field and of learning banking methods.
8. I am twenty years of age but have had no experience in selling stocks.
9. Legal expressions are likely to be unknown to the general reader and often many seemingly unnecessary terms are used.
10. I shall welcome an interview at your earliest possible convenience.
11. Business English is to state what you have to say accurately, clearly, and concisely.
12. I ask your consideration of my application for the position of office boy, that you advertised in this morning's *Herald*.

THE OUTLINE

One of the most valuable aids in organizing your thoughts is an outline. Just as a builder draws up a plan to guide him in the construction of a building, so the writer makes an outline to direct him in the production of his composition.

An outline gives concisely, in the form of a table, all the important topics of a composition. It is an aid toward securing unity, coherence, and emphasis, for it is likely to direct attention to any topic that does not help to develop the main thought, and at the same time it will show whether or not the topics are well arranged. It will also help to decide what sentences or paragraphs deserve emphatic positions.

As a rule a business man does not make outlines, but simply writes or dictates what he has to say without much apparent preparation. He really carries in his memory a variety of outlines suitable to various requirements, for experience has taught him the kind of letter that is suited to a particular occasion. But even the business man may profit by the use of an outline. It may show him how to use new ideas and may keep him from using over and over again the same old expressions. Certainly the beginner can save himself much labor by outlining a composition before actually writing it. Ideas come thick and fast, once we have really begun to write, but as some one has said, "An outline is valuable, even if it only serves to indicate why it is not to be followed." After you have made your outline, there is no reason why you must blindly follow it if you discover good arguments for not doing so; but in the meantime it has helped you to clarify your thoughts.

87. Outline of a paragraph. The outline of a paragraph is usually simple, a few phrases sufficing to make clear what is to be said and how it is to be arranged.

The following is an outline of the short paragraph on page 144:

1. Definition of bookkeeping.
2. Two kinds of bookkeeping.
   a. Double entry.
   b. Single entry.

You must learn to make short mental outlines quickly. At first it will be necessary to write them, and their preparation will require conscious effort, but after much practice you will be able to glance ahead and outline your subject almost instantly.

Below is an outline of the long paragraph on page 144:

1. Goethe's opinion of double-entry bookkeeping.
2. Bookkeeping valuable for education.
   a. Requires diligence and accuracy.
   b. Teaches one to think.
   c. Shows the value of carefulness.
   d. Teaches foresight.
   e. Gives mental satisfaction when well done.
   f. Gives self-confidence.
   g. Helps to form character.

The following is an outline of the letter given on page 160:

1. The letter is written at the suggestion of a friend.
2. The bank is attentive to all depositors.
   a. Deposit boxes are of various sizes.
   b. Interest is allowed on small check accounts.
3. Business may be conducted by mail.
   a. Deposits may be made by mail.
   b. Statements and canceled checks are mailed monthly.
   c. Currency may be sent by registered letter.
4. The bank gives advice on investments.
   a. Small depositors have profited by advice.
5. The bank is interested in having a new account.
   a. The bank will give attention to a new account.

It seems best for a beginner to use complete sentences when making an outline for connected paragraphs. This forces him to think clearly. Later, less elaborate outlines may be jotted down before writing the compositions. For instance, instead of the somewhat elaborate outline just given of the letter on page 160, a ready writer might find the following sufficient:

Occasion of the letter.
Bank attentive to depositors.
Business done by mail.
Bank gives advice on investments.
Bank glad to have an account.

The table of contents at the beginning of the book is an example of a long outline. For numbering the topics and subtopics of a long outline a notation like the following will serve:

I. First main topic
  A. First subtopic under I
    1. First subtopic under *A*
      a. First subtopic under 1
      b. Second subtopic under 1
    2. Second subtopic under *A*
  B. Second subtopic under I developed like *A*
II. Second main topic developed like I.

EXERCISE 30

Make a brief plan, or outline, for each of the following:

1. Body of the letter on page 112.
2. Second selection on page 143.
3. Body of the letter on page 215.

EXERCISE 31

Make an outline of a letter, giving an account of your school work during the present year.

EXERCISE 32 — *Oral*

Make an outline of a talk which you could give before the class, discussing the practical use of outlines in business writing.

EXERCISE 33

Make a complete outline for the first chapter in this book.

EXERCISE 34

As far as you can, make an outline of all the studies you will require to complete your course in this school. You may arrange the studies by years or departments, or in any other way that you think logical. Under each study, place sufficient subtopics to indicate its nature and range.

EXERCISE 35

By means of an outline, plan a class outing.

THE PARAGRAPH

88. Definition of a paragraph. ***A paragraph is a group of related sentences all bearing upon one central thought.*** Not only must every sentence refer to the same topic, but each must also aid in the development of this topic. Examples of good paragraphs are given on pages 150 and 151. The following sentences, although they all treat in some way the subject of cotton, do not combine to form any particular idea:

> William Hunter shipped more *cotton* from New Orleans in 1876 than did any other broker. The value of *cotton* to the South was greatly increased by the invention of the cotton gin. *Cotton* has become one of the staple products of Egypt. The United States exports large quantities of manufactured *cotton* to the Philippine Islands. Pure *cotton* is rarely manufactured into cloth. Lancashire suffered greatly during the Civil War, owing to the scarcity of *cotton*.

The disconnected sentences given above may be compared with those in the following paragraph. Notice how every sentence given below helps to develop the central idea, — that the growth of cotton depends on climate.

> Cotton is regarded as a tropical growth, but the most important production is in subtropical regions intermediate between the more heated and the temperate zones. It requires about six months without frost to mature its fruit, and this places a latitude limit, which, however, is very variable. Nearly all the cotton is raised between 40 degrees north latitude and 20 degrees south latitude. In the longitude of Europe it extends from the region about the Mediterranean to the Cape of Good Hope. In the Orient it reaches from Japan to northern Australia. In the Western Hemisphere we may place its limit in Virginia on the north and at Buenos Aires on the south. It requires a moderate amount of moisture during the months of germination and growth, and needs abundant sunshine during the stages of maturity and ripening. — BRIGHAM, "Commercial Geography"

EXERCISE 36

Write a paragraph of six or more sentences suggested by the subject *cotton*. Be prepared to show that your theme conforms to the definition of a paragraph given on page 143.

89. Length of a paragraph. The paragraph, like the sentence, has no specified length. The detail with which a topic is treated, the class of readers for whom the discussion is intended, the personal opinion of the writer as to what should or should not go into a certain paragraph, and various other circumstances combine to determine how long the paragraph shall be.

EXERCISE 37

The paragraphs given below treat of bookkeeping. Write an exact topic sentence for each, and see if you can tell why the second paragraph is so much longer than the first.

> Bookkeeping is the art of making a systematic record of business transactions, enabling the proprietor to ascertain the conditions of his business. There are two methods of bookkeeping, double entry and single entry. In double entry, accounts are kept not only with persons but with all sources that affect the results or the condition of the business. In single entry, accounts are kept, usually, with persons only. — *Adapted from* MINER and ELWELL, " Principles of Bookkeeping "

> Goethe called double-entry bookkeeping one of the most beautiful discoveries of the human mind. It is also one of the best means for the education of the pupil. Through an unbroken course of business of weeks and months the pupil must carry on his work with the greatest diligence and the most minute accuracy if he hopes to secure correct results. A single bit of carelessness places the success of the whole work in question. Instruction in bookkeeping leads, therefore, to earnest reflection and care, and, what is more important, the pupil himself experiences how fatally a single error brings its own punishment. At the end the facts must agree, and the worker must often seek for a long time before he discovers

his own mistake. This training leads to a careful foresight which is so difficult for the youth and is still so necessary for the man. Finally, when all the different books taken together agree to a penny, what a satisfaction does the pupil feel over his work! His self-consciousness is heightened and a joy of creation comes over him, not known before. His purpose to do something correctly is strengthened and his sense of economy, accuracy, and order is developed. Out of such simple elements is formed the character of man, and bookkeeping has contributed an element to character-building that the young men of our time especially need. — RAYDT

EXERCISE 38

Write what you consider a *long* paragraph on one of the following subjects. Make an estimate of the number of words you have used and compare the length of your composition with that of some other member of your class.

1. Some phase of bookkeeping.
2. The chief facts in the life of some prominent man whom I know.
3. My first job.
4. A bad bargain that I made.

We see that paragraphs, even on the same topic, may differ greatly in length; but though we are accustomed to speaking of long and short paragraphs, the terms *long* and *short* admit of no very exact definition. A paragraph of a hundred words is rather short; one of two hundred and fifty words is somewhat long. This distinction will serve the student for practical purposes, since the tendency of the beginner is to write short, scrappy paragraphs each of which contains scarcely more than a sentence or two.

If you wish to form a good general idea of what is a long and what is a short paragraph, examine the paragraphing of several pages of some such master of style as Macaulay. You will probably find that what appear on his pages as short paragraphs

are fully as long as the longest paragraphs that most students are accustomed to write. You should also study the paragraphing of business correspondence. Begin by examining the letters given in this book.

On the whole, the tendency today, in the business world at least, is toward the short paragraph. This tendency may be justified for two reasons: first, because short paragraphs break up the solid appearance of a written or printed page, rendering it less monotonous to the eye; secondly, because they tend to prevent the reader from losing himself in involved ideas.

Some business men have such faith in the efficacy of the short paragraph that they try to enforce the rule, "A separate paragraph for every idea." Such a tendency has manifest disadvantages; it may lead to the separation of topics that would naturally be combined, and even to the habit of writing one-sentence paragraphs.

The following selection, adapted from an advertisement of a well-known pencil pointer, will show the extreme use of short paragraphs:

> The —— is the only really practical pencil pointer made.
>
> It is the only machine made with twin milling cutters.
>
> It has a spirally disposed cutting edge fifty-seven inches long, with the wear evenly distributed.
>
> It never breaks the lead, and it prevents any waste of pencils, for a pencil is fed only until properly pointed, and then the machine automatically stops.
>
> The —— is absolutely clean. The shavings and powdered lead dust drop into a transparent receptacle. This prevents soiled hands and infection from poisonous lead dust.
>
> It is the quickest pointer known. It will take any size of pencil without adjustment, and five turns of the handle will sharpen any new pencil. After a pencil has been sharpened once, one turn of the handle will resharpen it.

The brevity of the paragraphs in the selection given above is supposed to make clear each separate idea. At the same time, it would seem that the continuity of the thought as a whole is

injured. In the following paragraph the same ideas are clearly and compactly expressed and are also given a close relation that seems lacking in the short paragraphs:

> The —— is the one really practical pencil pointer made. It is the only machine which has twin milling cutters, and which also has a spirally disposed cutting edge, 57 inches long, with the wear evenly distributed. As a result, it never breaks a lead and it never wastes pencils, for the pencil is fed only until properly pointed. Then the machine automatically stops cutting. The —— is absolutely clean, for the shavings and powdered lead dust drop into a transparent receptacle. This prevents soiled hands and infection from poisonous lead dust. Finally, it is the quickest pointer known. It will take any size of pencil without adjustment, and five turns of the handle will sharpen any new pencil. After a pencil has been once sharpened, one turn of the handle will resharpen it.

In the following advertisement the writer has compactly placed his idea in one paragraph. He may have lost something in the typographical appearance of his statement, but he has certainly gained much in continuity.

> Here is a machine accomplishing in a few minutes the work which would require the services of several clerks for a period of several hours. It seals, stamps, and counts 15,000 envelopes per hour, or it seals without stamping, or stamps without sealing. The point is, this machine — the Mail-om-eter — will save your employees an immense amount of profitless detail work; it will save *you* actual money in wages, besides insuring positive accuracy in the sealing and stamping of your letters. It will enable you to get mail out to large lists *quickly*, without delay. It will furnish an accurate machine check on your postage account, the stamps being locked in a case and automatically recorded as they are affixed to the envelopes.

EXERCISE 39

Try to divide the last paragraph above into two shorter paragraphs. Has your division added or taken away anything from the effectiveness of the advertisement?

90. Unity. ***Unity requires that each sentence in a paragraph shall assist in developing the central thought.*** If the student will glance back at the definition of a paragraph, he will see that with very little alteration the definition will serve as one of unity. This shows how fundamental the quality is in a well-constructed paragraph.

A topic sentence is one that sums up the ideas in a paragraph. The topic sentence may be of great assistance in helping the writer to construct and the reader to understand a paragraph. But you are not to suppose that the first sentence of every well-written paragraph must be a summary of its contents. Often a phrase or even one word, such as would serve for a title, is sufficient to give the clue.

Two things are worth remembering when writing a paragraph; first, that you have an idea that should be expressed exactly; secondly, that the reader should get from the paragraph the idea intended. You should have, before you write, a clear, if only a general, notion of what you intend to say; the reader should have as early as possible a plain indication of the trend of your paragraph. Do not forget that his mind is filled with hundreds of thoughts ready to flare up at the slightest suggestion. You have a certain idea. Bring it before him as soon as possible with your topic sentence and keep it there by unity and if necessary by repetition of your topic.

In the following letter the first sentence indicates the contents of the paragraph. Of course it does not mention definitely everything that follows, but a careful reading of the letter will show that the first sentence is an excellent introduction and prepares the way for the ideas that come later. You may test the unity of a paragraph by trying to express its general meaning in one sentence.

> I am much obliged to you for your letter of June 23 regarding your brother's timely interest in the English edition of our music readers. I will surely call on him if he is in London at the time of my visit, and I have no doubt that he can help me in this

matter. It is evident that he is a good judge of what the public schools need in music, and it is apparent that his judgment has weight with the school authorities. We are asking for nothing but a fair decision, and I feel that he can help us to get it.

EXERCISE 40

Write a paragraph, using one of the following sentences as your topic:

1. The United States mines more coal than any other country.
2. The Panama Canal impresses one simply by its size.
3. The * typewriter (fountain pen, bicycle, eraser, pencil) has * good points that distinguish it from all others.
4. We are not accustomed to seeing gold money in common circulation.
5. The distinction between work and play is not always easy.
6. I must tell you about one incident that happened during my vacation.

EXERCISE 41

Write a paragraph on the subject that interests you most in the following list:

1. Collecting stamps.
2. Wireless telegraphy.
3. Commercial value of hand sewing.
4. The value of good penmanship.
5. Benefits of play.
6. The best month for a vacation.
7. The position I am qualified to fill.
8. Why I read a newspaper.
9. Why I do not read a newspaper.
10. The most interesting newspaper that I know.

91. Coherence. ***Coherence requires that the sentences in a paragraph must be arranged in a natural or logical order.*** In other words, coherence concerns itself with the arrangement of ideas within a paragraph.

EXERCISE 42 — *Oral and Written*

The following paragraph is coherent. Read it aloud and notice how easily you can grasp the meaning. See if you can change the present arrangement of the sentences without destroying the clearness and continuity of the ideas.

In the cities and large towns, and on the great plantations at the South, there was a good deal of luxury. The rich lived in stately mansions, furnished with solid oak and mahogany imported from England. Their tables shone with silver plate, and sparkled with costly wines. They owned their servants instead of hiring them. Gentlemen, when in full-dress, wore cocked hats, lace ruffles at their wrists, knee breeches, white silk stockings, and shoes with silver buckles. They kept their hair long, powdered it white, and tied it back in a twist or queue with a black silk ribbon. . . . In general, life moved in a dignified and stately way: there was no hurrying to catch trains, no flashing of telegrams from one end of the country to the other, no newsboys shouting daily papers, no instantaneous photographs, no pushing and hustling in overcrowded streets. Business, too, moved along like other things, in a leisurely manner. The merchant was not kept continually alert by the continuous ringing of his telephone, by telegrams from all quarters of the globe, and by hourly deliveries of mail. The New York business man who got his letters from Philadelphia once a week could consider himself fortunate, and when the common charge for one letter was twenty-five cents, few letters were written that were not indispensable. — *Adapted from* MONTGOMERY'S "Leading Facts of American History"

92. Coherence by arrangement. As coherence deals with the arrangement of ideas, it is best secured by clear thinking on the part of the writer. It is not sufficient that in a paragraph the second sentence be related to the first, and the third sentence to the second. The third must be connected also with the first by means of their common relation to the main topic.

There are many ways of arranging ideas. In narration, frequently they are placed simply in the order of their occurrence.

This is called the time order. In a description, ideas are often arranged according to the *position* of the things spoken of. This is called the space order. But one might choose to arrange his topics in what he considered the order of their importance, or with reference to cause and effect, or from the viewpoint of interest to a particular reader.

Thus we see that there is no hard-and-fast rule by which ideas can be arranged coherently. One paragraph may, and usually does, embody several methods of rendering it coherent.

In the following paragraph the first two sentences are arranged in time order, the third is a contrast to the second, and the fourth contains a statement based on the three preceding sentences:

> In 1878 Merton entered Brunswick College and graduated four years later with honorable mention for his proficiency in French. He then went to France for five years, remaining most of the time in Paris, where, with the assistance of a tutor, he devoted himself to his favorite language. Unlike most graduate students abroad, he displayed no interest in the great French university and gave little attention to the national life about him, but devoted his energies to acquiring such a knowledge of French as is obtained from textbooks and libraries. Thus, at the age of twenty-eight, while he was a proficient French scholar, he knew little of modern France.

The sentences in the following paragraph are arranged in a time order:

> When Europe began to wake from the dark centuries after the fall of the Roman Empire, Italy took the lead not only in the renaissance of art and learning, but also in commerce. The Bank of Venice is supposed to have been founded in 1157. In the fourteenth century the Florentines forged ahead, and the Bank of the Medici became the financial center of what little financial intercourse and commerce then existed between the principal nations. In 1401 a bank was founded at Barcelona, and in 1407 the Republic of Genoa, being embarrassed by a multitude of loans, consolidated them into a "mountain" (*monte*)

and made this heap of debt the capital of a bank which was placed under the management of eight directors elected by the holders of the debt or stock. Various cities and territories belonging to Genoa were made over to the bank as security for the debt. The fame and success of the Italian banks led to the foundation of small lending houses in other countries by Lombard merchants. A number settled in London, and gave their name to Lombard Street. — HIRST, "The Stock Exchange"

The ideas in the following paragraph are arranged in what may be called simply a logical order. Any logical order would be good, for, as in this paragraph, each sentence is fittingly placed from the viewpoint both of what precedes and of what follows it.

A Boston retailer who closely follows the sales-sheet for rainy days uses bad weather to sell his low-priced rubbers. He has large cases which are divided into compartments so that they resemble the letter rack in a big hotel. Small stocks of rubbers are sorted into sizes by the compartments and the cases placed near the doorways on rainy days. The convenient arrangement into compartments enables the salesmen to fit customers quickly. Clerks from the shoe department take charge of the cases and usually turn in satisfactory sales-books.

EXERCISE 43

The following group of sentences is not arranged so as to give continuity of thought. Arrange them in a coherent paragraph, selecting a suitable topic sentence for the beginning.

1. A professor of law was giving a lecture to third-year students when in the midst of the lecture two students began quarreling. 2. This incident serves to show how difficult it is for even trained and intelligent men to give an absolutely accurate account of what they see and hear. 3. The quarrel had been prearranged and thoroughly rehearsed beforehand so that the professor in charge had a record of every word spoken and of every act. 4. Their voices rose in altercation and they finally came to blows. 5. It was necessary finally to eject them from the classroom. 6. In this case the absolute truth was known.

7. These sheets of written evidence were collected and tabulations made of their accuracy. 8. This brought a remarkable condition to light. 9. The situation was so important that the professor had each student write down immediately what he had seen and heard. 10. A majority of these men who were being trained for the law were unable to give accurate evidence of what they had seen and heard. — *Adapted*

EXERCISE 44

Select from your textbooks, or any other convenient source, paragraphs which are examples of the following:

A paragraph which (1) is arranged in a time order; (2) is arranged in a space order; (3) is developed by cause and effect; (4) is arranged as a climax (see sect. 98); (5) employs more than one means of securing coherence.

93. Coherence by connectives. In most well-constructed paragraphs the sentences are so intimately related that words which are purely connectives are to a considerable extent superfluous. There are, however, a great number of words, phrases, and clauses which are especially effective in giving relation to ideas. We should note the following:

1. Conjunctions: *and*, *but*, and *or*. These words are frequently used at the *beginning of sentences*. Such a usage is sometimes condemned on the ground that these conjunctions are properly employed only as connectives of words, phrases, or clauses. But an endless list of quotations from reputable authors could easily be made to show that they are used to aid *coherence between sentences* in a paragraph. They should not, however, be employed to excess.

2. Conjunctive adverbs: *if*, *though*, *nevertheless*, *for*, *because*, etc.

3. Connective phrases: *in conclusion*, *under the circumstances*, *in view of these facts*, *on the whole*, etc.

4. Clauses: *If you will consider these figures*, *As I was just saying*, *In line with this point of view*, *you must admit*.

5. Echoing or repeating the essential idea of the topic sentence or phrase. Macaulay frequently employed this method of obtaining coherence.

EXERCISE 45

Show how the italicized words and phrases add to the coherence of the following paragraph. How do the first and last sentences help to weld the paragraph?

Since our Automobile School is the largest, best-equipped, and most reliable one in the country, it is the one for you to enter. *This* statement seems to us to be justified because in everything pertaining to automobiles we can today give unlimited practical instruction. Our opportunity to perfect our system of *practical instruction* came recently when we were able to arrange with a prominent Detroit firm to build and sell pleasure cars for them. *In addition to these pleasure cars* we are building commercial cars. *As a result* our students now get the actual experience in assembling, block testing, and road testing, as well as the experience in the garage and repair shop. *In view of all these facts* we feel justified in claiming that ours is the only school in the country that gives the students such a variety of actual experiences. We ask you to investigate *our claim* and compare the training we can give you with that offered by any other school. We believe that *such a* comparison will prove that our school is the best.

EXERCISE 46

Copy from one of your textbooks, or clip from a magazine or newspaper, a coherent paragraph. Underline the words and phrases that help to give your selection coherence, and be ready to show that the sentences are well arranged.

EXERCISE 47

Write a paragraph on a subject of your own choosing. (1) Read it over carefully and see if you can use additional words or phrases that will make the relation of the sentences more apparent. (2) Rewrite the paragraph. Bring both themes to class.

94. Emphasis. ***Emphasis requires that the ideas in a paragraph be stated in a manner as forcible as is appropriate.***

95. Necessity for emphasis. It has been said of a well-known British author that he cared little whether his works were read or not. Certainly such an attitude would be unlikely to produce results in business writing. The writer of a business letter must make an impression; a selling letter must sell; a letter of application must secure an interview. If you wish your reader "to sit up and take notice," give your statement emphasis.

96. Emphasis by proportion. Sometimes a merchant who wishes to call attention to his business will put up as his sign a huge boat, watch, cigar, or whatever he thinks suitable. By making his sign *large* he calls special attention to it. Again, if he is having an unusual sale, he may take an unusually large amount of advertising space in the papers.

Thus we see that mere space may at times serve to indicate importance, and this is as true in the paragraph as elsewhere. Each idea should be given space proportionate to its importance. This does not mean that the more you say about anything the more likely you are to impress your reader. It means that the idea to which you give comparatively the most space is likely to receive from your reader the most attention; in other words, the attention which a reader gives to an idea will probably be *in proportion* to the comparative space that the writer thinks it worth.

EXERCISE 48 — *Oral*

Try to estimate the general effect if three or four more sentences had been given to the description of the personal appearance of the workman when he first applied for the position. The paragraph given below has emphasis through proportion.

> The following incident illustrates at least one condition brought about by modern industrial combinations. A man in the prime of life, a skilled mechanic, went into a machine shop to apply for a position. Going to one of those in charge, he

inquired if they needed men, and was informed they did. At the same time he was assured that he did not have a chance to secure employment, as his gray hair indicated that his usefulness was in a measure impaired. However, he was one of those men who can readily adapt themselves to any condition, and realizing that he could not get employment on account of his gray hair, he went to a barber shop, had his hair trimmed and afterward dyed black. He then returned to the very same machine shop and secured employment. He is today giving useful service in the employ of one of the large industrial corporations and bids fair to continue doing so for many more years. — *Adapted*

97. Emphasis by position. A second method by which you may give emphasis to an idea is by placing it in an important position. Such positions in any composition are the beginning and end. You can now see additional reason why the topic sentence should come at the first of a paragraph and why it is often wise to repeat it in some form at the last. Any idea, however, that requires emphasis and that makes a good ending may come at the close.

98. Emphasis by climax. A third method by which you may secure emphasis in a paragraph is by arranging it so as to produce a climax. A climax is produced by beginning with the least important idea, following this by ideas more important, and thus ascending to the most important idea of all.

Paragraphs that furnish perfect examples of climax are rare, but the principle involved — leading up by stages to the most important idea — is in common use. The following illustration, taken from an advertisement, shows how this form of emphasis may be used.

The man we are seeking must have had experience. He must also be a worker. There is a good, big salary connected with this position, — and something more after that, — but it will have to be earned. The man we want must have tact — and tact with us means much: it means ability to read character, it means self-control, it means readiness to command a

difficult situation. But more than this, the applicant must be able and ready to prove that our goods are a necessity to the trade; anyone can sell goods for which a customer is already crying. Above all, the man for this position must have imagination and solid character, for in our business only such qualities can bring results.

EXERCISE 49

Select from your reading three paragraphs that illustrate the three different methods of securing emphasis.

EXERCISE 50 — *Oral*

Show that the paragraphs indicated below contain the principles of emphasis. If you think that any of the paragraphs might properly be made more emphatic, be ready to show how you would do it.

1. The last selection on page 143.
2. The last selection on page 144.
3. The first selection on page 151.
4. The selection on page 154.

EXERCISE 51

Write a paragraph on one of the following subjects and be ready to show that your theme has the quality of emphasis:

1. My favorite study.
2. The disgrace of incorrect spelling.
3. Learning to cook.
4. Kite flying.
5. The best sewing machine.
6. Good taste in clothes.
7. Why everyone should learn to swim.
8. The most interesting book I have read.

EXERCISE 52

Write a paragraph giving what you consider to be the benefits derived from a course in business English. If you can do so naturally, use the climax form.

99. Summary. A paragraph is a group of sentences arranged in a logical manner and which therefore develop one central topic.

Three qualities are essential in a well-constructed paragraph: unity, coherence, and emphasis. Unity deals with the *choice* of ideas; coherence controls their *arrangement*; and emphasis places important ones in *prominent positions* and gives *proportion* to the paragraph as a whole.

100. Connected paragraphs. ***"Connected paragraphs" means two or more paragraphs all of which assist in developing a central topic, and which are so arranged that, as a whole, they are as much a unit as is a sentence or a single paragraph.*** Thus, the letters on pages 4 and 160 and the illustrative examples on page 162 are each *connected paragraphs.*

101. Qualities of connected paragraphs. A paragraph may be considered as the expansion of a sentence. Similarly, connected paragraphs may be looked upon as the expansion of a paragraph. In fact, it will help you to understand the essential qualities of connected paragraphs as a whole if you sometimes look upon the group as one expanded paragraph made up of shorter ones, just as each paragraph is composed of sentences.

In the preceding pages you have become acquainted with the essential qualities of good composition in general and of the paragraph and sentence in particular. With the aid of the following summary and the illustrative selections you will readily see just how the same essential qualities apply to the longer composition.

102. Summary. Connected paragraphs must have

1. Unity, which is maintained by
   (1) having a topic sentence for the whole composition;
   (2) repeating the idea of the topic sentence;
   (3) keeping a fixed point of view;
   (4) placing distinct ideas in separate paragraphs;
   (5) avoiding digressions.

2. Coherence, which is maintained by
   (1) logical arrangement of paragraphs;
   (2) use of connective words and phrases;
   (3) use of transition paragraphs;
   (4) fixed point of view.
3. Emphasis, which is maintained by
   (1) placing important paragraphs at the beginning or ending;
   (2) beginning with an interesting statement;
   (3) using the climactic form of arrangement.

COMMENTS AND ILLUSTRATIVE EXAMPLES

103. Unity and topic sentences. Frequently a *topic sentence* suitable for the first paragraph will also serve in a general way to indicate the topic for the whole composition. Each of the following sentences not only is suitable as the first sentence of the opening paragraph of a letter, but also indicates broadly the subject matter of the entire letter:

1. In reply to your letter of June 16, I wish to say that we cannot consent to deal further with your present representative in this section.
2. We have your letter of July 23 asking for quotations.
3. On May 5 you sent me two stencils in answer to a previous inquiry of mine.
4. I wish to call your attention to several annoying circumstances that have arisen in connection with your recent shipment to us.
5. At the suggestion of one of our patrons we take the liberty of writing to offer you the many facilities of this bank.
6. You will find inclosed my check for two dollars ($2.00) in payment of my annual club dues.

In the letter below, the first sentence suggests the topic of the first paragraph and also of the whole composition. The first sentence of each paragraph gives a fairly complete summary of the contents.

Dear Sir:

At the suggestion of one of our patrons we take the liberty of writing to offer you the many facilities of this bank. Although we are the largest financial institution in the state, we are careful to give small depositors the same consideration that we give those carrying large accounts. We have deposit boxes of various sizes, which may be had at a small rental for the safe-keeping of securities or valuables. We allow interest at the rate of 2 per cent per annum computed and credited monthly on all nonborrowing accounts of $500 and over, which are also subject to check.

You may conduct your banking business with us entirely by correspondence if you so desire. All deposits received from you by mail will be acknowledged immediately. A statement of your account will be mailed promptly the last day of each month, with canceled checks. Currency can be sent to you by registered letter.

We are glad to have our depositors also avail themselves of our advice regarding investments. By our assistance many of our small depositors now own some of the safest securities on the market.

We can assure you that any account with which you favor us will receive our careful attention.

Yours very truly,

A topic sentence must be a natural part of a composition, and should be omitted if it has to be forced into position. Sometimes the nature of a statement requires the omission of a key sentence as an introduction. The beginning of the following composition furnishes no clue to the subject as a whole:

CORAL BUILDERS AND THE BELL SYSTEM

In the depths of the tropical seas the coral polyps are at work. They are nourished by the ocean, in which they grow and multiply because they cannot help it.

Finally a coral island emerges from the sea. It collects sand and seeds until it becomes a fit home for birds, beasts, and men.

In the same way the telephone system has grown, gradually, but steadily and irresistibly. It could not stop growing. To stop would mean disaster.

The Bell system, starting with a few scattered exchanges, was carried forward by an increasing public demand. Each new

connection disclosed a need for other new connections, and millions of dollars had to be poured into the business to provide the 7,500,000 telephones now connected.

And the end is not yet, for the growth of the Bell system is still irresistible. The needs of the people will not be satisfied except by universal communication. The system is large because the country is large. —*Adapted from an advertisement*

In the following letter coherence is obtained by so arranging the paragraphs that each topic is put in an appropriate place and, as far as possible, relates to what follows and precedes it.

Dear Sir:

In your letter of November 27 you do not give the depth of the clock case for which you require a movement. Please send this information as soon as possible. We suggest that you also send us a sketch showing the outside diameter of the minute circle.

If the size of your dial is 1 3/4 in., it is somewhat smaller than that of our regular stock, and we shall have to prepare a special dial for you. This will mean a delay of about one week.

We have two styles of the same movement: first, the one which we use in our own clocks, and which, being equipped with lantern pinions, enables us to use a light weight; second, the same movement with solid pinions, which, however, requires a heavier weight.

The price of the first movement, complete with pendulum weight, lantern pinions, hands, and key, is $7.50; of the second, with solid pinions and a heavier weight, $9. The dial in either case costs $1.50.

Our medium eagle costs $1 and is large enough to suit most customers, but we sometimes sell a larger eagle, which costs $1.75.

If we have not made everything perfectly clear, please let us know.

Yours truly,

104. Coherence. The first selection on the following page shows how connectives may add to the coherence of a group of paragraphs. Notice how each of the italicized words, *but* and *such*, implies a knowledge of the preceding paragraph.

"He is as solid as a rock" is the popular characterization of the man in whom the world has learned to confide. How satisfying it is to hear such a statement. There is a universal craving to meet the man that can be depended on.

But the world has no place for the man whose character is not fixed, who is tossed about by every wind that blows, ready to be influenced by present surroundings, only to be driven by changing surroundings to contradictory ideas and contradictory purposes. His name is bandied about with joke and with gibe, to his discomfiture in life and to the shame of those who bear his name after him.

Such a man was John Erskine, Secretary of State some two centuries ago. His greatest gift seemed to be an ability to accommodate himself to circumstances without regard to principles. The well-earned nickname, "Bobbing John," was given him by his associates, and as "Bobbing John" he is known in history. His character was not fixed.

105. Emphasis. In the following selection the writer wishes to emphasize the point that it is necessary for a retail merchant to satisfy a customer when there is a dispute over an account. Notice the large amount of space given to the incident of the returned hat. Observe the transitional purpose of the second paragraph.

A great source of loss in a retail store doing a credit business is controversy over disputed accounts. So fraught with serious consequences is this phase of selling that some of the most successful merchants have gone to extremes. A great merchant in Chicago, known all over the world because of his success, impresses upon all his employees the importance of treating every customer as if the customer were always right, no matter whether she is or not. A leading merchant in Boston takes the same position, although he states it in a little different way. He says, "Let the public think that they are 'DOING' us."

He himself carries this policy to an extreme. Walking through a department, he noticed a woman who was much excited over something. He asked the head of the department what the trouble was. The department head replied that the

woman had not purchased her hat in his department, though she apparently felt sure she had, and wanted to exchange it for something else, saying that she did not like it. The merchant instantly said, "Take the hat and give her credit for it."

The department head was so chagrined and angered at the injustice of this order that he immediately resigned. The merchant then drew his own check for the hat and gave it to the head of the department, refusing at the same time to accept his resignation.

The merchant's wide knowledge told him that some day the woman would find out where she bought the hat, and that then for the rest of her life she would talk about his store and its liberal treatment of its customers. Therefore he settled the controversy instantly as described above. The incident was retold so often that it got into print and became famous throughout New England. That thirty-dollar credit for a hat — an absolutely unjust credit — probably gave his store $10,000 worth of free advertising.

This may be considered, of course, as an unusual incident, but it indicates the policy that the merchant must adopt. He must settle a controversy in the customer's way, provided that the customer believes she is right. He must settle it in her way, even though she is not right, and even though the settlement causes a loss to the merchant. — *Adapted from* GOULD'S "Where have my Profits Gone?"

EXERCISE 53

Cut from a newspaper and bring to class a group of connected paragraphs illustrating the principle of unity. Find a group that seems lacking in unity, and be ready to show how you would remedy the defect.

EXERCISE 54

Write a composition of several paragraphs on a subject chosen by yourself or selected from the list in Exercise 51. Observe your work closely to see that it has the principle of unity.

EXERCISE 55

Make a list of the connectives which help to unite the paragraphs in the letter on page 161.

Read the letter aloud, omitting the connectives between the paragraphs. Has it lost much of its coherence? Now read it as it stands in the book and notice how the connectives help to join the paragraphs.

EXERCISE 56

Choose from your reading and bring to class (1) a selection in which coherence is obtained through arrangement of the paragraphs, and (2) one in which the coherence of the paragraphs is assisted by connectives.

EXERCISE 57 — *Oral*

Examine the theme that you wrote for Exercise 54, and be ready to show how you have obtained coherence in the whole composition.

EXERCISE 58

Write a theme of several paragraphs in which coherence is secured both by arrangement and by the use of connectives.

The following subjects may be suggestive:

1. The finances of all school activities should be controlled by a member of the school faculty.
2. The way to plan a camping trip.
3. My first attempt at driving an automobile.
4. A kitchen garden.
5. An interesting lecture.
6. A stump speech.

EXERCISE 59 — *Oral*

Examine the letter on page 216 and try to discover the exact point which the writer intends to emphasize. What means does he use to bring this point forcibly before his reader?

EXERCISE 60

Bring to class an editorial from a newspaper or a clipping from a magazine that seems to you to be a good example of emphasis.

EXERCISE 61

Write a letter to a friend who has just graduated from grammar school, urging him to take a course in business English.

EXERCISE 62 — *Oral*

Be ready to tell the class a story which will emphasize some point. The following may give you a suggestion:

1. Children should be taught to look to left and right before crossing a street.
2. A retail dealer should have one price for all customers.
3. Women are fitted for executive positions in business.
4. Be careful when you make written statements.

EXERCISE 63 — *Oral or Written*

Give briefly in narrative form the main facts regarding the origin and growth of your school. Precede your composition with a short outline.

EXERCISE 64 — *Oral or Written*

Tell the story of the growth of the firm in which your father works or is interested or of some other firm whose history you know.

EXERCISE 65 — *Oral or Written*

Narrate an incident that will illustrate the moral or point of one of the following:

1. It pays to advertise.
2. Correct language is a road to success.
3. It pays to study your automobile.
4. A cheap typewriter is a costly typewriter.

A good knowledge of stenography and typewriting often furnishes an opening to the best kinds of positions in business.

Originality of thinking is needed in business.

Slipshod in school is slipshod in life.

EXERCISE 66

Write a description of one of the buildings named below, preceding your composition with a brief outline. Be particular to point out any special advantages of the building for the purpose for which it is used.

1. The high school.
2. Your church.
3. The public library.

EXERCISE 67

Describe one of the following, commenting on its suitability for the purpose for which it is used:

1. A business office.
2. Your typewriting room.
3. The public room of your post office.
4. The waiting room of your railway station.

EXERCISE 68 — *Oral or Written*

Describe one of the following articles in such a manner that prospective buyers are likely to be interested. Consult advertisements for hints, and picture vividly to yourself the subject of your description.

1. An automobile.
2. A fountain pen.
3. A hat.
4. A stylish shoe.
5. A book.
6. Any article in which you are especially interested.

EXERCISE 69 — *Oral or Written*

Explain the fundamental principles of double-entry bookkeeping or explain how algebra differs in certain ways from arithmetic.

EXERCISE 70 — *Oral or Written*

Be prepared to explain clearly to your classmates one of the following:

1. The steering gear of an automobile.
2. The self-filling device on a fountain pen.
3. The arrangement of letters on a standard keyboard of a typewriter.
4. The basic principles of stenography.

EXERCISE 71

Explain how to make an outline, and illustrate your explanation by making an outline of a talk suitable to give before your classmates.

EXERCISE 72 — *Oral and Written*

Be prepared to give a short talk suggested by one of the following subjects. Bring to class a brief outline of what you intend to say.

1. Relate an anecdote that helps to show that it pays to keep your temper.
2. Describe a summer cottage so that you are likely to interest prospective renters. Beware of exaggeration.
3. Explain the working principles of some machine or apparatus useful in a kitchen. Make your talk interesting and try to show that the article you are describing is one likely to be of service to the housewife.

EXERCISE 73 — *Oral*

Present a brief argument for or against one of the following:

1. Free textbooks.
2. One session in your school.
3. One additional period a week for your favorite study.
4. A cadet corps in your school.

EXERCISE 74 — *Oral*

Present a brief rebuttal of the arguments advanced by one of your classmates who has spoken on some subject in Exercise 73.

EXERCISE 75 — *Oral*

Relate an incident that tends to show that it pays to advertise in newspapers.

EXERCISE 76 — *Oral or Written*

Be prepared to state one argument for or against one of the following:

1. The sale price should be plainly marked on goods in a retail store.
2. Billboard advertising is not so effective as newspaper advertising.
3. The —— typewriter is the best machine for general purposes.

CHAPTER VI

THE FORM OF A LETTER

106. Conventional forms. In letter-writing, as in everyday life, there are certain conventions and proprieties that everybody should observe: no gentleman needs to be told to remove his hat when entering a private room. Fortunately, most conventions are founded on common sense, and this is true of the conventional parts of a letter. The *Dear Sir* of a business letter may seem at times almost useless; but so far no one has been able to suggest a better beginning, and the fact that *Dear Sir*, like the other conventional parts of a letter, is in almost universal use gives it the mighty authority of custom. Certain necessary information needed in every business letter is delegated to the almost cast-iron parts known as the heading, address, etc., and even if the complimentary close *Yours truly* may seem at times perfunctory, no one has yet found a better way of ending a letter.

But if there are certain invariable forms in a business letter that should be followed with almost mechanical precision, there is in the body of the letter an opportunity for the display of any amount of individuality and ability.

107. The paper. The size of the paper upon which business letters are written varies, but the sheet most widely used is about $8\frac{1}{2}$ by 11 inches. In filing, indexing, and mailing, many business men take a certain form of letter for granted as the regular style. This usage can no more be ignored in letter-writing than can the metric system in modern chemistry. The quality of paper used also varies, but good taste seems to call for white, unruled paper, not too glossy and yet with a surface sufficiently smooth to prevent ink from running or blurring.

The stationery of discriminating business men and women, like their clothes, shows good taste when it gives an impression neither of cheapness nor of extravagance.

Business stationery has an engraved or printed letterhead. Letterheads vary greatly, but contain at least the name of the firm, the business, the post-office address, and the century figures of the year. There are endless additions, such as names of the members of the firm, telephone number, cable address, an engraving of the firm's place of business, etc. A simple letterhead is the most dignified and prevents the sheet from appearing as an advertisement of the firm.

If a letter contains more than one sheet, only the first should have the letterhead. After that, plain paper, usually called second sheets, should be used.

EXERCISE 1 — *Oral*

Be prepared to give your opinion on the following topics: (1) the primary purpose of a letterhead; (2) the purpose served by placing in the letterhead the names of members of a firm or of the directors of a corporation; (3) the use of the letterhead for advertising purposes.

EXERCISE 2

Write the body of a letter, advising an acquaintance who is entering business and who is a poor penman to take a course in penmanship. Give reasons for your advice and make your letter as bright and forcible as you can.

108. Parts of a letter. A letter may be divided into six parts, each of which merits a careful consideration. These are

1. The heading.
2. The { introductory / or / complimentary } address.
3. The salutation.

4. The body.
5. The complimentary close.
6. The signature.

There is no set rule for the relative position of the parts of a letter or for its exact position on the paper. Several forms are given in this chapter, with recommendations as to their relative merits. *You should adopt one particular form and follow that consistently.*

FORM OF BUSINESS LETTER

Heading

Date

Complimentary address

Salutation

Body of Letter

Complimentary close

Signature

Initials

Inclosures

109. Margins. In typewritten letters the margins at left and right should be from $1\frac{1}{2}$ to 2 inches (10 to 15 spaces) in width. *They vary in width with the length of the letter*, a long letter requiring a narrow margin and a short letter a wide one. When a letter is short, care should be taken to center it so as to give the page a symmetrical appearance. The problem of placing any letter artistically on a sheet is to arrange it so that the margins at the left and right and the spaces at the top and bottom will seem appropriate, just as the margins at the edges of a framed picture seem appropriate. That is to say, in placing a letter on the page, one must take into consideration the length of the letter and the size and prominence of the letterhead. It will be worth your while to try to set up on letterheads some of the letters which accompany this text.

110. Indentions. A common indention for paragraphs is about one inch (10 spaces), but an indention of an inch and a half is not unusual. The indention of the lines of an address should rarely be over one-half inch.

Miss Katherine McLaren
526 Broadway
Fitchburg, Massachusetts

The block style of writing is growing in favor, owing no doubt to the use of the typewriter. In this style indention is omitted:

Miss Katherine McLaren
526 Broadway
Fitchburg, Massachusetts

Some writers carry this idea to an extreme and make the left-hand margins absolutely straight, thereby omitting the indentions of paragraphs and placing even the complimentary address and signature at the left-hand margin. There is no indication that the public will ever adopt the unmodified block style, but the modified style has seemingly come to stay. At present the older style, with indentions, is still more widely used and in pen-written letters is much to be preferred.

111. Spacing. Spacing refers to the distance between lines. The body of the letter may be single-spaced or double-spaced. Some writers single-space long letters and double-space short letters. Others adopt just one kind of spacing for all letters. In any letter that is single-spaced, all paragraphs are separated by double spacing. If the body of the letter is single-spaced, the complimentary address is single-spaced. If the body of the letter is double-spaced, the complimentary address is double-spaced. Between a period, a colon, a semicolon, an exclamation mark, or a question mark and the word following on the same line there should be a double space left. Before and after a direct quotation there should be a double space left. *Ten spaces* on a typewriter are equal to *one inch.*

112. Punctuation. There is a strong tendency toward the omission of end punctuation. By end punctuation is meant the use of commas and periods after each line of the heading, complimentary address, and envelope address; thus,

Miss Katherine McLaren,
526 Broadway,
Fitchburg, Massachusetts.

The above is an example of what is sometimes known as close punctuation.

The omission is justified on the ground that such punctuation does not make the meaning clearer and therefore is unnecessary in business writing.

Miss Katherine McLaren
526 Broadway
Fitchburg, Massachusetts

The above is an example of what is sometimes known as open punctuation.

Model Letters

The following letter, answering the advertisement preceding it, is a satisfactory model for pen-written letters.

WANTED — A boy recently graduated from high school, as stenographer and clerical assistant in importing house. Knowledge of the French language desirable. Permanent position with opportunity for advancement. "B & W," *Herald.*

Albany, Mass.
June 26, 19—

"B & W," Herald
Boston, Mass.

Gentlemen:

Please consider me an applicant for the clerical position you advertised in today's Boston Herald.

I am a graduate of the Albany High School, having just completed the four-year commercial course. I have had two years' training in stenography and typewriting, and have studied French four years, including a year of business French.

In regard to scholarship, character, and general ability, I refer, by permission, to Mr. Albert O. Smith, principal of the high school, and Mr. John B. Maynard, head of the commercial department.

I should welcome an interview at your convenience.

Yours respectfully,
John D. Warren

The following are models for typewritten letters:

MODIFIED BLOCK STYLE

(End punctuation omitted)

14 Carver Street
Jacksonville, Fla.
September 11, 19—

The Kopper Chemical Company
Birmingham, Ga.

Attention of Mr. Willis R. Strong

Gentlemen:

I wish to apply for the position of assistant chemist advertised by you in this morning's News.

You will find inclosed an outline of my education and business training and copies of two letters of recommendation.

The management of the Jacksonville Chemical Company, where I am now employed, does not know of this application, but I am sure that Mr. Ray T. Rubens, the head chemist there, will speak in my favor if I make a request. My reason for seeking a change is the greater opportunity offered in a large, high-grade corporation like yours.

Mr. Felix N. Davis, druggist, Green Street, of your city, knows me personally and would, I am sure, give by telephone details about me.

Yours very truly,

George L. Swinton

GLS/ENR
3 inc.

BUSINESS LETTERHEAD

(A Circular Sales Letter)

(1) --------AMERICAN LACE PAPER COMPANY
Akron, Ohio

(2) ----------December 1, 19—

(3) Willoughby, Kent, and Company
Albany, New York

(4) Gentlemen:

(5) By the inclosed sample of candy-box top we wish to call your attention to the excellence of American "Paper Products of Distinction."

Our product sells on its quality and merits. The paper is of refined colors and of the best quality, suggesting neither cheapness nor extravagance. The designs are artistic reproductions of dainty laces and fine-textured linens, and the workmanship is minutely accurate.

We have an extensive equipment and large stock, and we are able to render prompt and efficient service. You will find our prices attractive, particularly so in view of the value that we furnish.

At a slight additional cost, mats of the style inclosed can be embossed with your name or trade-mark.

Bear us in mind when in the market for MATS, BONBON CUPS, LAYER CARDS, DIVIDERS, and PAIL LINERS. We shall appreciate a trial order from you.

(6) ----------Yours very truly,

(7) ----------American Lace Paper Company

(8) ----------by *W. S. Mackenzie*

(9) WPM/ELM

(10) Inc.

CONSERVATIVE STYLE

(Note indention and end punctuation)

52 Barclay St.,
Chicago, Ill.,
April 5, 19—.

Walter C. Lane Company,
814 First St.,
Washington, D. C.

Gentlemen:

Please send me, by parcel post, the following articles:

1 lb. Black Ink Powder #4 . . $1.15
1/4 '' Red Ink Powder #13 60

I inclose a post-office money order for $1.75.

Yours truly,
James Kempton

K/B
Inc.[1]

EXERCISE 3 — *Oral*

In the letter on page 176, name the various parts that are indicated by the numbers from (1) to (10). Be prepared to explain the purpose of each part.

113. Heading. The heading of a letter contains two parts: (1) the address of the writer and (2) the date when the letter is written.

If there is no letterhead, the place for the heading is the right-hand upper corner of the first page. It extends approximately to the right-hand margin of the letter. The date is always the last part of the heading. It contains the month, the day of the month, and the year. To determine the exact

[1] This form may be written in full, "Inclosure," or it may be abbreviated and written "Inc.," "Incl." or "Enc." "Encl." If two or more inclosures are to accompany a letter, the fact may be noted thus: "2 inc.," "3 inc.," etc. or "inc. — 2," "inc. — 3," etc. It is well to remember that many business men consider it sufficient to mention all inclosures in the body of the letter.

position of the date when using letterhead paper in a typewritten letter, first estimate the approximate position of the body of the letter (that is, for a short letter the date should be placed farther from the top of the page than for a long letter); second, count backward from the right-hand margin the number of spaces which will include the letters in the date. This will give the correct position for beginning the date. *This position should be determined by the typist at the beginning of every month.*

The heading may occupy one, two, or three lines, the choice being decided by appearance. Business firms generally use their own stationery. In such cases, usually only the date has to be filled in.

The following facts about a heading should be noted:

1. *City* is not a safe substitute for the name of a city, though it is widely used when a letter is to be delivered in the city in which it is mailed.

2. The name of a day of the week is not a substitute for the day and month. For example, *Wednesday* is not a substitute for *Nov. 20.*

3. The year is best given in figures in full. Write *1912* rather than *12* or */12.*

4. There is no punctuation between the month and the day. Write *June 30*, not *June, 30.* This does not affect the general rule about a period following an abbreviation. Write *Nov. 30*, not *Nov 30.*

5. The abbreviations *th*, *st*, *d*, etc. are not used in the heading after the day of the month. Write *July 5, 1914*, not *July 5th, 1914.*

6. The abbreviations that may be used for the names of the months are as follows:

Jan. = January	Apr. = April	Oct. = October
Feb. = February	Aug. = August	Nov. = November
Mar. = March	Sept. = September	Dec. = December

7. Abbreviations for the names of cities are generally avoided, such as *Phila.* for *Philadelphia*, or *N. Y.* for *New York.*

8. With the exception of *the* and *of* in such names as "College of the Liberal Arts," *every* word in the heading is capitalized.

LETTERHEADS

Telephone Main 378

THE HATFIELD COMMON

AN UNMUZZLED WEEKLY JOURNAL OF PROGRESS

46 Colby Avenue
Boston, Mass.

St. Louis	Paris	Berlin S.W. 68
31 Union Square	1 rue Ambroise Thomas	Ritterstraße 47

The Bon Marché of Paris

Cable Address "Bonmarché" St. Louis,

JOHN WANAMAKER

PHILADELPHIA NEW YORK PARIS

EXERCISE 4

Arrange the following data properly in headings with correct punctuation and capitalization. Make any abbreviations that you think are correct.

1. lebanon missouri carter's block january 1 1922
2. st louis march 9 1921 14 jefferson avenue missouri
3. washington county harrisburg june 12 1918 pennsylvania
4. 105 woodward avenue august 15 1920 michigan detroit
5. westminster street bannigan building providence may 4 1923 rhode island

6. chronicle printing company november 8 1917 27 union street akron ohio

7. bacon cooper company july 3 1919 minden square benton ohio

8. superintendent of documents government printing office december 19 1921 washington district of columbia

9. september 4 1926 oldtown academy vanceboro maine

EXERCISE 5

Make up a letterhead for each of the following, using, if possible, actual names and addresses:

1. A business firm.
2. A dentist.
3. A medical doctor.
4. The headmaster of a public school.
5. A clergyman.
6. Yourself.

EXERCISE 6 — *Oral*

Be prepared to answer the following questions with regard to the heading:

1. When is the period used?
2. What variation is allowable in the use of the comma? When must the comma be used?
3. How can you decide at what point to begin a heading?
4. Which of the following abbreviations are or are not used in a heading — *st.*, *d.*, *Feb.*, *Me.*, *S. Dak.*?

114. Complimentary address. The complimentary address of a business letter consists of two parts: (1) the name and title of the person or firm to whom the letter is written; (2) the address.

Frequently only a general address is given, the street and number being omitted, thus:

Mr. Douglas G. Crawford
Chicago
Illinois

But if a "window" envelope (one having a transparent insert) is used, and the complimentary address serves also for the envelope address, the complete post-office directions are given, thus:

Mr. Douglas G. Crawford
1177 Andover Park
Chicago, Ill.

The place for the complimentary address is a space or two below the heading and at the same distance from the left-hand margin as the body of the letter.

Be careful to write a man's name as he writes it himself. Do not write "C. A. Archibald" if he signs himself "Charles A. Archibald." Such abbreviations of a Christian name as *Geo.*, *Chas.*, *Thos.*, etc. are to be avoided; we should take time to be courteous. If, however, a person habitually abbreviates his own Christian name in his signature, it is permissible, when writing the complimentary address or the address of the envelope of a letter directed to him, to use his name exactly as he writes it.

If possible, use some title before the name, for it is generally as important as the perfunctory but no less necessary introductory greeting when you enter a business man's office. Be sure you use the appropriate title. If the addressee (the person to whom the letter is addressed) is entitled to *Honorable*, use it; if he is a doctor or a dentist, give him the title *Dr.*

Common titles of courtesy preceding a name are

Miss	Messrs.	Esq. (written after a name)
Mrs.	Dr.	Honorable
Mr.	Reverend	Professor

Miss, although originally an abbreviation for *Mistress*, is now considered as a complete word and is not followed by a period. It is the title of an unmarried woman.

Miss Mary R. Simonds Miss Hattie B. Welsh

Mesdames (Mmes.) is the title of a firm of which the members are women.

Mesdames (or Mmes.) Smith and Lauriat

Mrs. is an abbreviation of *Mistress* and is followed by a period. It is the title applied to a married woman.

Mrs. John H. Robbins Mrs. Henry R. Johnson

A widow, by custom, assumes her Christian name. In signing a legal document a woman should use her Christian name.

Mrs. Elizabeth A. Robbins Mrs. Mary V. Johnson

Mr. is the abbreviation for *Mister*. It is the title to apply when no other can be used.

Mr. Samuel Wilson Mr. Oliver J. Cumming

Esq. is the abbreviation for *Esquire*. In the United States it is practically synonymous with *Mr.*, but good authority reserves it for lawyers, justices of the peace, and those engaged in legal or administrative work who have no distinctive title.

Mr. Henry A. Black or Henry A. Black, Esq. (the former is the more common).

Messrs. is the abbreviation for *Messieurs*, a French word meaning "gentlemen," but it must never be used as a salutation. It is used as the plural of *Mr.* It is applied to a firm when the name stands for real personality. As a general rule, it should not be applied when *the* may be fittingly placed before the name, and, as a matter of fact, is little used in business as a title.

Messrs. William Stairs and Sons
(The) Jordan Marsh Company
Messrs. George A. Curtis and Company
The Mellen Publishing Company

Dr. is the title only of those who have a doctor's degree. The usual titles of this nature are

M.D. = Doctor of Medicine D.D.S. = Doctor of Dental Surgery
LL.D. = Doctor of Laws Litt.D. = Doctor of Literature
D.D. = Doctor of Divinity Ph.D. = Doctor of Philosophy

Dr. David H. Mack (Doctor of Medicine)
Dr. William A. Neilson (Doctor of Philosophy)

Reverend is the title of a clergyman. Courtesy requires that it be not abbreviated and that it be preceded by *the*. Never write *reverend* immediately before a surname. Do not write "Rev. Brown" or

" Reverend Brown." If you do not know the clergyman's first name, write " The Reverend Mr. Brown." The best form is " The Reverend William Brown."

Professor is the title of those who hold professorships in colleges and universities.

Professor James Minton Henderson

The word is applied with considerable latitude in the United States.

Honorable is a title applied to men who hold or have held important positions in the city, state, or nation. It is applied to congressmen, senators, members of a cabinet, ambassadors, lieutenant governors, mayors, judges of state or federal courts. It is best to precede *honorable* by *the* when the term is used in a sentence.

The next speaker was the Honorable William Hamilton

The abbreviation of such titles as *Reverend, Professor, Honorable, Captain,* etc. is by some regarded as inelegant or even discourteous. It is best to spell such words in full, as they are intended to add dignity and should not have the appearance of being slighted.

If the person addressed has more than one title, that one should be used which is appropriate to the capacity in which he is addressed. " The *Honorable* Henry Minton Carleton " indicates Mr. Carleton's federal position as a senator, but as a member of a college corporation he might fittingly be addressed, with reference to his standing in the educational world as a doctor of philosophy, as " *Dr.* Henry Minton Carleton."

As a general rule, two ordinary titles of courtesy should not be used with one name. Write " Mr. Edward N. Burgess " or " Edward N. Burgess, Esq." Do not write " *Mr.* Edward N. Burgess, *Esq.*"

Titles that come after a name are, in the United States, usually omitted unless they give real information or distinction. Such ordinary titles as *B.A., B.S., B.L., LL.B.* are so common that good taste excludes them from an address; but other less common titles are often used, such as *Ph.D.* and *M.C.* Titles indicating a person's official position and serving to

identify him with an office should not be omitted. Such titles are "Superintendent of Schools," "Commissioner of Police," "Manager of the Advertising Department," etc., which are often a necessary part of the envelope address.

Such titles as *headmaster*, *principal*, *president*, and *superintendent* may either precede or follow a name. If they follow the name, they are often lengthened into a phrase.

Superintendent W. R. Kempton
Mr. W. R. Kempton, Superintendent of Schools

115. Abbreviations. Abbreviations of titles that are commonly used in an address are given below:

C.E. = Civil Engineer
D.D. = Doctor of Divinity
D.D.S. = Doctor of Dental Surgery
Dist. Atty. = District Attorney
D.Litt. or Litt.D. = Doctor of Literature
D.Sc. = Doctor of Science
D.V.S = Veterinary Surgeon
F.R.S. = Fellow of the Royal Society
Ph.D. = Doctor of Philosophy
L.H.D. = Doctor of Humanities
LL.D. = Doctor of Laws
LL.M. = Master of Laws
M.C. = Member of Congress
M.D. = Doctor of Medicine
M.P. = Member of Parliament
Mus.D. = Doctor of Music
R.A. = Royal Academy (or Academician)

116. Arrangement of complimentary address. The name and title form the first part of the complimentary address. The second part is the post-office address of the addressee, which is usually written on two lines but may occupy as many as good taste directs. It follows the same order as the heading; that is, street and number, city and state. If the street is omitted, one line is usually sufficient. Thus it is seen that the complimentary address usually occupies two or three lines.

Mr. John B. Small
Girard, Kansas

John B. Small, Esq.,
Girard, Kans.

Mr. James K. Meader
Commissioner of Highways
257 Broad Avenue
Omaha, Nebraska

Mr. Jas. K. Meader,
Commissioner of Highways,
257 Broad Ave.,
Omaha, Nebr.

Professor Charles W. Brewer
Brown University
Providence, Rhode Island

Dr. Charles W. Brewer,
Brown University,
Providence, R.I.

Messrs. Ginn and Company
15 Ashburton Place
Boston, Mass.

Ginn and Company
15 Ashburton Pl.
Boston, Mass.

General Electric Company
Research Laboratory
Mr. A. H. Smith, Director
Schenectady, N.Y.

General Electric Company
Mr. A. H. Smith, Director
Research Laboratory
Schenectady, N.Y.

EXERCISE 7

Explain the purpose of the complimentary address. Can you think of any mistake liable to occur if it is not accurate? State which of the following abbreviations are incorrect and which correct:

Penn.	Wyo.	Thos.	Rev.
Me.	Md.	Geo.	Ph.D.
Dele.	Ia.	Hon.	Cinci.

EXERCISE 8

Properly arrange the following data as complimentary addresses with correct punctuation and capitalization. Use any abbreviations that you consider allowable.

1. mary e leach new london new hampshire.
2. elihu r forbes washburn aroostook county maine.
3. a r hill president of the university of the state of missouri columbia missouri.
4. tremont street boston mass houghton and conway.
5. wyckhoff seamans and benedict 327 broadway new york city.
6. j f whitney and company 15 state street new york city.
7. narragansett machine company pawtucket rhode island albert a beasley assistant manager.
8. lauriat and larson room 14 power's national bank building cleveland ohio.

EXERCISE 9

Choose addresses from the headings in Exercises 4 and 8 and write the complimentary address for a letter to each of the following:

1. John B. Williams (retail hardware merchant).
2. Samuel L. King (doctor of medicine).
3. Louis R. Frost (lawyer).
4. L. J. Mills (justice of the peace).
5. Rathbone M. Granger (lawyer, member of Congress).
6. John W. Haskins (manager of merchandise department).
7. George T. White (clergyman).
8. L. V. Bragg (dentist).
9. Lloyd D. Burns (school-teacher).
10. Henry V. Barnen (president of the Intervale Railway Company).
11. Elizabeth L. Seaman (widow of John L. Seaman).
12. Mary L. Bunton (wife of Dr. John L. Bunton).

117. Salutation. The salutation comes below the complimentary address and is generally begun at the left-hand margin of the letter. Business letters are practically restricted to the following forms of salutation: *Dear Sir, Gentlemen, Dear Madam, Mesdames*; also *Sir, My dear Sir, Dear Sirs.* Never use *Messrs.* as a salutation.

The salutation in a business letter is simply a form whose use custom makes almost imperative. It does not convey any personal regard, and some firms, feeling that it is wholly conventional, omit it altogether. This is undoubtedly too great a departure from good usage.

Do not capitalize *dear* unless it begins the salutation.

Dear Sir My dear Sir Dear Madam

Dear Sir is the regular salutation in a business letter addressed to one man. Although some authorities on business English object to the use of *dear* as absurd in letters of this kind, yet it has become part of an accepted idiom and is not to be considered as distinct from the expression *Dear Sir.* Official letters of the government

use only the salutation *Sir*, without necessarily implying censure, but undoubtedly in the public mind *Sir* as a salutation contains something more formal and stiff than *Dear Sir*. The terms are not synonymous at present, and *Dear Sir* stands approved for ordinary business correspondence.

My dear Sir is commonly regarded as being slightly more formal than *Dear Sir*.

Gentlemen is the plural of the salutation *Dear Sir* and is used in addressing firms, corporations, societies, clubs, etc.

Dear Sirs implies slightly more intimacy than *Gentlemen*. The words have about the same relative meaning as *Dear Sir* and *My dear Sir*. *Dear Sirs* is going out of use in business.

Dear Madam is the regular salutation in a business letter addressed to a woman, married or unmarried. It has the same significance in a letter addressed to a woman as *Dear Sir* has in a letter to a man.

Madam, which approaches in formality to *Sir*, is generally avoided in business.

Names are frequently used in salutations. Such forms as *Dear Mr. Brown* and *My dear Mr. Brown* denote a somewhat intimate relation between the correspondents. It is often held that the distinction between these two forms is of about the same degree as that between *Dear Sir* and *My dear Sir*; that is, *Dear Mr. Brown* denotes closer intimacy than *My dear Mr. Brown*. There is little doubt, however, that the forms are widely used without appreciable distinction in meaning. Such salutations as *Dear Brown* and *Dear Mr. Brown* have all the sanction of good usage in the friendly business letter. In employing these terms, however, the writer must be assured that his acquaintanceship with his correspondent justifies their use. When such salutations are used, the complimentary address is often omitted.

Either *Mesdames* or *Ladies* is the proper salutation in a letter addressed to a firm composed of women.

Gentlemen or *Dear Sirs* is the salutation to use in addressing a firm composed of men and women. This custom is analogous to the use of the personal pronoun *he* as the common gender.

The colon is the mark used most widely after the salutation of a business letter. Some writers, however, prefer the comma. Many persons follow the punctuation mark with a dash. The *colon without the dash* is used in this book as the mark most widely approved by the best authorities.

The following forms illustrate the use of different salutations:

Mr. A. B. Small
Macon, Miss.
Dear Sir:

Mr. A. B. Small
Macon, Miss.
My dear Mr. Small:

Messrs. Sheffield & Wilson
16th & Centre Sts.
Cleveland, Ohio
Gentlemen:

Mmes. Sheffield & Wilson
15 42d St.
New York City
Ladies:

John Murdough, Esq.
Justice of the Peace
57 Harrison St.
San Francisco, Cal.
Dear Sir:

The Postmaster General
Washington, D.C.
Sir:

Mrs. Jessie Burroughs
25 Falmouth St.
Chicago, Ill.
Dear Madam:

Miss Althea Beck
42 Clay St.
Sumter, S.C.
Dear Madam:

EXERCISE 10

Write the correct salutation for a letter addressed to each of the following:

1. A lawyer.
2. A business man.
3. A gas company.
4. A department store.
5. A millinery firm the members of which are women.
6. A married woman.
7. An unmarried woman.

EXERCISE 11

Write the correct salutation for a letter addressed to each of the following:

1. Elizabeth Walsh (doctor of medicine).
2. Moore & Hadley (dealers in hardware).
3. Lamson & Linnell (dealers in furs).
4. Matthew J. Fallon (Manager of American Pen Company).

EXERCISE 12 — *Oral or Written*

Explain the difference in meaning between *Dear Sir*, *My dear Sir*, and *Sir*.

What is *Messrs.* an abbreviation of, and when is it used? In what cases should one use the salutation *Dear Madam*? Be able to state orally or in writing the exact position that you consider the best for the salutation of a business letter.

118. The body of a letter. Begin the first line of the body of a letter two spaces below the salutation and about one inch from the margin of the letter. Indent succeeding paragraphs to correspond. This is the practice in widest use and is shown in the model given below:

MODEL LETTER

THE COLLEGE OF BUSINESS ADMINISTRATION
OF
RALEIGH UNIVERSITY
525 BOYLSTON STREET
RALEIGH, S. C.

ENGLISH DEPARTMENT

January 14, 19—

The Editor Magazine
Middleton, Georgia

Gentlemen:

I think the Editor Magazine published some time ago a series of articles on scenarios. I remember some of these articles which made a very vivid impression upon me. I should be glad to know if you could furnish, from your files, say a dozen issues, each one containing an article of value to one who is writing scenarios.

A friend of mine is working along these lines and seems to be having some success. I feel sure that the Editor Magazine will help him.

Yours very truly,

Ernest Alden,

Head of the Department of English

NOTE. The following methods of beginning a letter are widely used:

1. Begin the first line of the body of the letter approximately under the punctuation of the salutation. Indent succeeding paragraphs to correspond.

2. Begin the first line as in 1. Indent succeeding paragraphs one inch or more without reference to the indention of the first line of the body of the letter.

The left-hand margin of a letter should be straight. In the typewritten letter this is easily done. The right-hand margin cannot usually be made exactly straight without waste of time, but it should always approximate to a straight line.

Separate ideas should occupy separate paragraphs.

The first sheet is not numbered, but succeeding sheets are numbered at the top.

In a dictated letter the initials of the person dictating and those of the stenographer are placed below the letter at the left hand near the margin. The initials of the person dictating the letter come first, the initials of the stenographer come second; thus,

MH/JB or MH—JB
H/B or H—B

On second sheets there may be placed at the top the initials of the person to whom the letter is addressed, the date of the letter, and the number of the page.

If a second sheet is used, care should be taken that more than one line of the body of the letter is left for the last page.

Inclosures may be noted at the bottom of the last page (p. 177).

One should always remember that a business letter should be so marked that it may be positively identified at any time, with particular reference to the name of the writer or dictator and the typist or transcriber. Furthermore, there should be sufficient notation to enable anyone to place together sheets of the same letter that have been inadvertently separated in the files.

On the following page is given the model of a two-page letter.

UPPER HALF OF LETTERHEAD SHEET

THE NEW ENGLAND NITRATE COMPANY

45 MILTON STREET

BOSTON, MASSACHUSETTS

June 1, 1921

Mr, James F. Bartlett
45 Rollins Street
Bedford, Massachusetts

Dear Sir:

UPPER HALF OF SECOND SHEET

J.F.B. .2. June 1, 1921

Very truly yours,

John Perkins

District Manager

P/K
Inc.

119. Abbreviations. There is a difference of opinion as to just what abbreviations are allowable; *Mr.*, for example, is accepted everywhere, and *Y'rs resp'y* condemned. Abbreviations such as *amt.*, *acct.*, etc. are not used in the body of a letter. You must not write "I have forwarded your *acct.*"; write "I have forwarded your *account.*" The commercial form *&* must not be considered as a regular substitute for *and*. If the word *Company* is abbreviated to *Co.* in the name of a firm, *&* may be used, as, *Ginn & Co.*; but if *Company* is spelled in full, *and* is preferred, as, *Ginn and Company*. *Co.* is a customary and correct abbreviation in giving the name of a firm, but the name should be written as the firm itself writes it.

No abbreviation should be used which is not in common use or which is in any way ambiguous or vague.

120. The complimentary close. The complimentary close of a business letter, like the salutation, is conventional in form and meaning. Like the salutation, however, it may be considered as one of the small courtesies of life and is to be neither omitted nor overdone.

The regular forms are *Yours truly* and *Yours very truly*. The equivalents of these forms may be used, as *Truly yours*, *Very truly yours*, etc., but the forms first given fulfill all the requirements of a complimentary close in a business letter and are the more common.

Other forms of the complimentary close are *Yours sincerely*, *Yours very sincerely*, *Yours most sincerely*, *Yours respectfully*, *Yours very respectfully*. The last two expressions are used only when special respect is intended or when writing to a high official.

It is a mistake to feel that the ending of the body of a business letter must glide imperceptibly into the complimentary close. Such expressions as "Hoping to hear from you again in the matter," "Thanking you for your order," "Thanking you in advance," etc. are out of place. Indeed, this custom of linking the complimentary close to the body of a letter probably survives from the more leisurely business methods of a generation or more ago. Letters were then written with a pen, and buyer and seller were usually on a footing of real intimacy. Correspondence was intended to be

friendly; and even when it was not, it adopted an obsequious form of close. Such a form is used ironically in Johnson's famous letter to Chesterfield, which ends as follows:

Having carried on my work thus far with so little obligation to any favorer of learning . . . I have long been wakened from that dream of hope in which I once boasted myself, with so much exaltation,

My Lord,
Your Lordship's most humble,
Most obedient servant,
Sam Johnson

Such complimentary forms are in modified use in government circles. The complimentary close of a letter from the British Foreign Office still ends,

I am,
Sir,
Your most obedient,
humble servant,

If you really think it necessary to ask for a reply, say so in a complete sentence. It is dignified to ask the favor thus: "I hope you will be able to give me your reply in a few days" or "May I not hope for an early reply?"

121. The appropriate complimentary close. The complimentary close has a direct relation to the salutation. If the colorless *Dear Sir* has been used at the beginning, the equally colorless *Yours truly* is appropriate at the close. One must not, however, forget the important part played in business by friendly letters. *Yours sincerely, Yours very sincerely, Yours most sincerely*, and the equivalent forms *Sincerely yours* etc. are fitting as the complimentary close of a letter in which such a salutation as *My dear Robinson* or the like has been used. Anything gushing or overdone is as much in bad taste in business as elsewhere, but if the business man is on intimate terms with his correspondent, it is absurd for him to use frigid, meaningless terms when there are more fitting expressions.

The following points should be remembered in connection with the complimentary close:

1. It should be distinct from the last sentence in the body of the letter.
2. The first word only should be capitalized.
3. It should be followed by a comma.
4. It should be placed immediately below the body of the letter, far enough to the left to permit the signature to be well over toward the right-hand margin.

EXERCISE 13

1. Place in separate groups those complimentary closes having about the same form and meaning.

2. Arrange the following forms in order, beginning with the one indicating the least intimacy and ending with the one indicating the greatest.

Very sincerely yours,	Yours sincerely,
Yours most sincerely,	Yours very truly,
Yours respectfully,	Yours truly,

EXERCISE 14

Make a complete list of the different forms of salutation given on pages 186–188. Under each give a complimentary close that may appropriately be used with it.

EXERCISE 15

Write a suitable complimentary close for each of the following letters:

1. Ordering merchandise from a firm.
2. From a traveling agent to the head of his firm.
3. From a high-school graduate to a business man, applying for a position.
4. From a business man to a woman customer.
5. To a prominent state official.
6. To the Postmaster-General of the United States.

EXERCISE 16 — *Oral*

What punctuation mark always follows the complimentary close?

With what punctuation mark is it best to close the body of a letter?

State the difference in meaning between *Yours truly* and *Yours respectfully.*

122. The signature. A signature to a letter is the name the person, firm, or corporation is commonly known to use. It may be written in ink, with a pencil, or be stamped with a rubber stamp.

The place for the signature is immediately below the complimentary close, beginning at such a point that it will extend well toward the right-hand edge of the letter.

Care should be taken to make the signature legible. In the business letter, which is usually typewritten, the signature is frequently the most difficult part to read. There is no good reason why a signature should not be clearly written. Complicated or bad writing will not guard against forgery, as handwriting experts say that a plain, simple signature is more difficult to imitate than a complex one full of meaningless flourishes. A fantastic signature is not a sign of striking individuality.

During the World War an order was issued by Rear Admiral Wood to the effect that in signing an official document an officer must first have his name typewritten and then write his signature under it. The order was issued because so many signatures were found difficult to decipher. Many business firms have also found it wise to adopt the same idea, placing the signature either above or below the typewritten name.

Yours truly,
Loran C. White
Loran C. White

Yours truly,
Loran C. White
Loran C. White

It is best to write out in full *one* given name, preferably the first. Initials are not easily remembered. Write *John G. Hall* rather than *J. G. Hall* or *J. George Hall.* The practice of

signing one given name in full will also distinguish between *James E. Wilson* and *Jane E. Wilson*, whereas *J. E. Wilson* applies alike to either.

In writing to strangers a woman, however, should also distinguish herself by placing (in parentheses) before her signature *Miss* or *Mrs.* when she uses her Christian name; thus, (*Miss*) *Mary E. Wilson*, (*Mrs.*) *Mary E. Wilson*. A woman whose husband is living should sign her own name (*Mary E. Wilson*), but ought in addition to write her married name in parentheses (*Mrs. John G. Wilson*) either directly under her signature or below at the left. Letters should be addressed to her *Mrs. John G. Wilson*. If her husband is dead, she should sign herself (*Mrs.*) *Mary E. Wilson*, and letters should be addressed to her, *Mrs. Mary E. Wilson*.

It is to be noted that in signing any legal document, such as a promissory note, a deed, or a will, or in signing as witness to any such document, a woman should never use her husband's name nor the prefix *Miss* or *Mrs.*; her own name, *Mary E. Wilson*, is the correct form.

EXERCISE 17

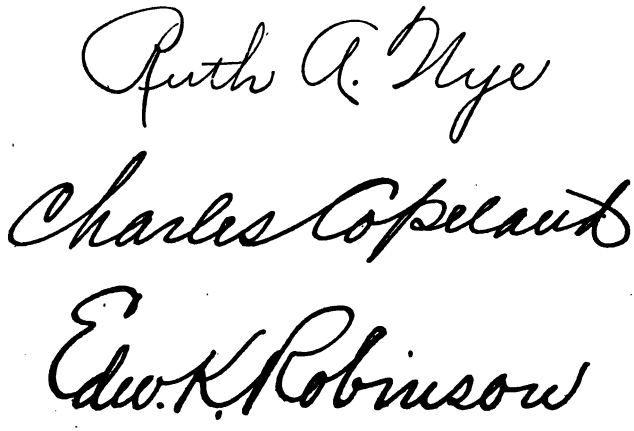
The following inquiry was sent to a newspaper. Write the body of a letter, giving what you consider a clear and correct answer.

> Should a married woman sign her own initials to a letter written either for private or for business purposes? I have always understood that a woman takes her husband's full name when she is married. One who is considered an authority told my wife that it is wrong for her to use my initials; she ought to use her own. Please let me know which is right. — S. L. D.

EXERCISE 18

Write your name ten times as you would when signing a business letter. Pass your list to some other pupil for examination and criticism.

LEGIBLE SIGNATURES



EXERCISE 19

1. Write out in proper form the following addresses and supply correct forms of salutation and complimentary close.

1. Briggs & Co., Pittsburgh, Pa.
2. The Misses Smith's School, 989 Carter Road, Glen Ridge, N. J.
3. Francis Waterman, 19 E. 12th St., N. Y.
4. Henry S. Pike, Box 573, New Orleans, La.
5. Division Supt., New York Central Railroad, Albany, New York.
6. Bangor & Aroostook R. R., Bangor, Me.
7. E, 9231, Statesman Office, Louisville, Ky.
8. Mrs. Henry M. Newton, 90 5th Ave., N. Y., N. Y.
9. Rev. John R. Powers, 13 E. 10th St., St. Louis, Mo.
10. Right Rev. Paul C. Coddington, The Oaks, San Francisco, Cal.
11. Robt. W. Norton, Lawyer, 963 Pike St., Denver, Colo.
12. Prof. Harvey J. Huntington, Univ. of Penna., Phila., Pa.
13. T. H. Cogswell, President of Univ. of Wisconsin, Madison, Wis.
14. The Gift Shop, Park St., Boston, Mass.

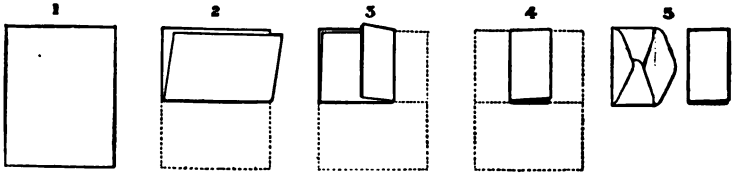
15. Warner-Hall Light Co., Duluth, Minn.
16. The Cross Co., Inc., Commerce Bldg., Atlanta, Ga.
17. Miss Josephine W. Cowan, Hotel Belmont, Dallas, Tex.
18. Hon. J. B. Taylor, Wash., D. C.
19. Senator Henry R. Brice, Springfield, Ill., Capitol Building.
20. Messrs. Porter & Wilson, Dubuque, Ia.
21. The Browning Realty Ass'n, Washington Ave., Toledo, O.
22. Dr. Thos. R. Neville, Rm. 920, Blake Bldg., Des Moines, Ia.

2. Write out ten forms of the complimentary close. Mark with an **X** those which are commonly used.

123. Folding a letter. A business letter, as has been said, is written on paper about $8\frac{1}{2} \times 11$ inches. It should be folded to fit the appropriate envelope and so as to be readily unfolded by the reader.

The following directions will give the desired result:

1. Place the sheet flat on the desk.
2. Fold the sheet from the bottom toward the top, bringing the lower edge not quite up to the top. This will bring the crease a little below the middle of the sheet.
3. Make a fold from right to left a little less than one third of the width of the sheet.
4. Fold from left to right so that the upper right-hand edge will project slightly.
5. Place the envelope on the left-hand side of the letter with the addressed side to the desk and the flap toward the letter. The letter may now be placed correctly in the envelope.



If a "window" envelope is used, the letter must be folded to place the complimentary address against the transparency.

124. The envelope. The envelope used in commercial correspondence varies in size. The Post-Office Department sells a white stamped envelope, officially known as No. 5, that is used a great deal in business, as it is of a very convenient size, about $3\frac{1}{2} \times 6\frac{1}{4}$ inches. White is the color almost universally used, but some firms prefer an envelope of a distinctive color as a form of individuality. Good taste requires that the writing paper and envelope harmonize in color. Loud colors are usually considered vulgar. An envelope of cheap quality or appearance is to be avoided.

The name, with titles, should be exactly like that in the complimentary address. The rest of the envelope address should contain all that the complimentary address contains, and as much more as is required to make certain the delivery of the letter at the place desired.

If a "window" envelope is used, the complimentary address serves also as the envelope address.

The following information may be placed in the lower left-hand corner: *Personal, Please forward,* etc.

Custom restricts the regular address to not more than four lines. If specific directions clearly require five lines or more, the unusual part of the address may be placed in the lower left-hand corner, provided that *Personal* or some such expression is not already there. This part of the address may include *Care of,* or *c/o,* the number of the post-office box, the name of the building, the number of the room in the building, the name of the department in the firm, etc.

The first and second complimentary addresses on page 184 may appear on the envelope as follows:

Mr. John B. Small
Please forward Girard, Kansas

James K. Meader, Esq.
Commissioner of Highways
257 Broad Ave.
Box 478 Omaha, Nebr.

The United States Official Postal Guide contains the following directions:

Use ink in addressing letters and other mail matter.

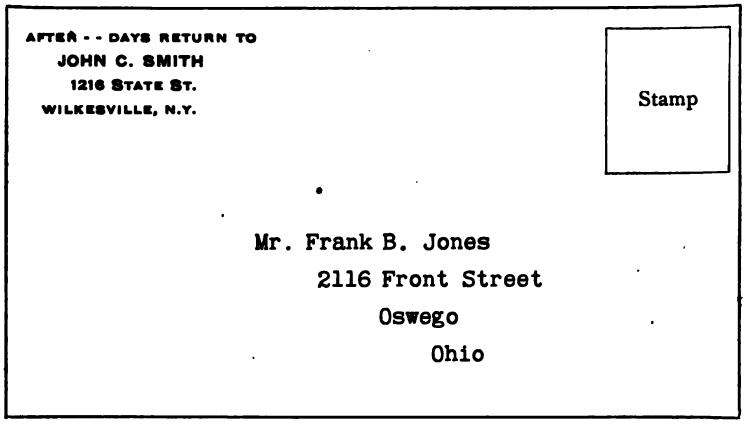
Write plainly the name of the person addressed, street and number, or number of rural route, post office, and state in full.

Place your name and address in the upper left-hand corner of the envelope or package.

Follow the model shown below. If the letter or other piece of mail matter is not delivered, it will be returned to you.

The Post-Office Department recommends the following form as correct for the address on the envelope:

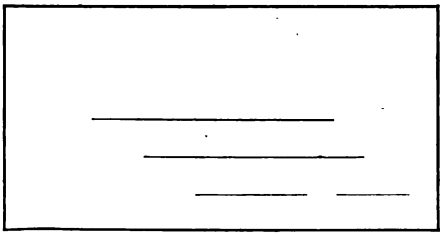
MODEL FORM OF ADDRESS FOR LETTERS



In one year more than fifteen million pieces of mail matter were sent to the Division of Dead Letters. A large proportion of these could not be delivered because of carelessness in writing addresses.

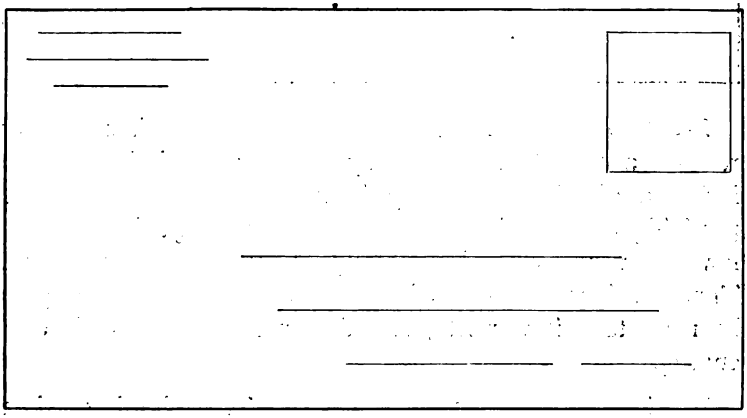
The practice of some business concerns of omitting street numbers etc. from their stationery and advertisements results in increasing the volume of insufficiently addressed mail.

125. Position of the envelope address. The name should be written somewhat below a line dividing the envelope equally



lengthwise, and there should be approximately equal spaces between the ends of the lines and the edges of the envelope. In other words, the middle of the name should be just below the intersection of diagonal lines joining the opposite corners of the envelope.

INDENTED STYLE

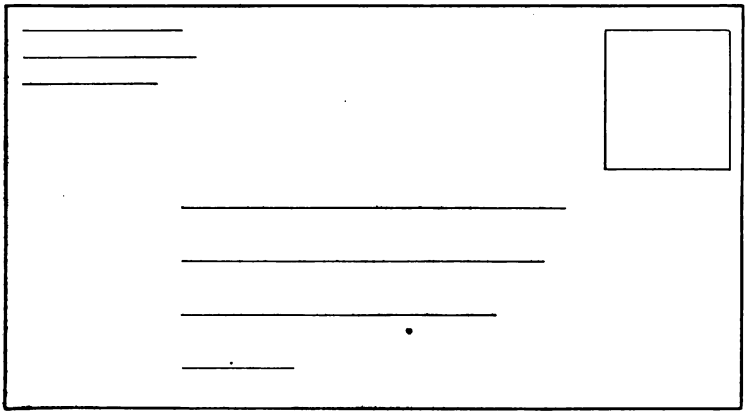


Each succeeding line of the address is begun farther to the right than the one above. Many firms require this indention to be so arranged that a straightedge will touch the beginning of each line. How much the lines should be indented varies.

The lines should be separated by single or double spaces. If the address is not more than three lines, double spacing is preferable.

When complete with address, stamp, return notice, etc., the face of the envelope should appear balanced and nothing should seem awkwardly placed.

BLOCK STYLE



126. The stamp. A stamp may be inclosed when a letter requires a reply that is distinctly a favor; but it is better to inclose a self-addressed stamped envelope, as this removes the possibility of a mistake in the address on the reply. Many firms, however, regard an inclosed stamp or envelope as a nuisance. They consider the labor of caring for the inclosed stamp to be more than it is worth, and they prefer to use their own envelopes.

127. Hints for addressing envelopes. The following points are worthy of consideration in addressing an envelope:

1. The sign ℅ is allowable for *care of*; as, ℅ *John G. Hall & Co.*

2. Do not use the sign # before a street number. Write *22 Gray Street*, not *#22 Gray Street.*

3. It is better to capitalize *Street*, *Avenue*, etc. *22 Gray Street* is preferable to *22 Gray street.*

4. *Street*, *Avenue*, etc. may be abbreviated; thus, *St.*, *Ave.*

5. The abbreviations of the names of states should be written with care. It is better to spell in full the name of a state unless it is a long word like *Massachusetts* or *Pennsylvania.*

The postal authorities do not abbreviate the following:

Oregon	Samoa	Alaska	Guam	Iowa
Hawaii	Maine	Idaho	Utah	Ohio

Some approved abbreviations for names of states are as follows:

Cal. (Calif.)	Kan. (Kans.)	Neb. (Nebr.)	W.Va.
Col. (Colo.)	Ky. (Ken.)	Okla.	Wis.
Ill. (Ills.)	Mont.	Pa. (Penna.)	Wyo.

EXERCISE 20

1. Write a business letter on any subject of your own choosing or select one of the following subjects:

1. Order a carload of flour from James Miller and Company, supplying necessary data yourself.
2. Write to a firm dealing in furniture, asking prices on mahogany and oak dining tables.
3. Order a book.

2. Draw the outlines of two envelopes of approximately the size of those commonly used for business correspondence. Address one in the indented style and the other in the block style.

EXERCISE 21

Pass your letter written as directed in Exercise 20 to some other student for examination. Examine the letter you receive for criticism according to the following points:

1. A business letter should obey the conventions.
2. It should have a definite purpose.
3. It should be clear and to the point.

4. It should be courteous and, so far as possible, convey a pleasing impression.

5. It should be correct in form, spelling, punctuation, grammar, and composition.

Make a written criticism of the letter you have examined and return the letter with the criticism.

Rewrite your own letter, profiting by the criticisms you have received.

128. The definite purpose of a business letter. Business letters may be divided into two great classes: the buying letter and the selling letter. The selling letter is usually considered the more important, for a person is primarily in business to sell.

There are really as many kinds of letters as there are phases of business; but as buying and selling are the fundamentals of commercial life, so most business letters deal directly or indirectly with one of these matters.

Business letters are written to accomplish certain definite purposes. A selling letter that does not make a sale, a letter of application that does not get the place for the applicant, and a dunning letter that does not result in a collection are all, at least for the time being, failures. In the last analysis, form, style, grammar, everything, are only means for making an effective letter. A business man would a hundred times prefer the letter that sells, even with a grammatical error in it, to the one correct in composition which is thrown unheeded into the recipient's wastebasket. But one should always remember that an effective letter full of errors in composition and grammar is effective not because, but in spite of, these errors. A lame runner may possibly win a race, but nobody thinks the runner's victory is due to lameness.

EXERCISE 22

Make a careful outline (pp. 139–142) summarizing what has been said in the preceding pages about the form of a letter. The following suggestions may be helpful:

THE FORM OF A LETTER

I. The paper
   1. Quality
   2. Pages
II. Parts of a letter
   1. Heading
      a. Position
      b. Parts
      c. Punctuation
   2. Complimentary address
   3. Salutation
   4. Body
   5. Complimentary close
   6. Signature
III. Folding
IV. Envelope

129. Laws of composition in letter-writing. In the body of a letter you will have to use your knowledge of grammar and the laws of composition. The use of words, and the structure of sentences and paragraphs, demand close attention. Unity, coherence, and emphasis are the three great qualities that you must give your letters. Without them your letters cannot have force.

EXERCISE 23

Make a brief outline summarizing the Essentials of Good Expression in a letter as suggested in Chapters II, III, IV, and V. Use the following main headings: Grammar, Punctuation, Spelling, Words, Fundamental Qualities.

On the next page is given an outline that suggests a detailed method of criticizing letters. When estimating the merit of a letter, you should check each item in what you consider the appropriate column. After that, look over your checks and assign to the letter as a whole the grade of good, fair, or poor.

A Method of Criticizing a Letter

	Good	Fair	Poor
I. Mechanics of the Letter			
1. Paper			
2. Ink			
3. Arrangement			
a. Heading			
b. Complimentary address			
c. Salutation			
d. Body			
e. Complimentary close			
f. Signature			
g. Spacings			
h. Margins			
II. Grammar			
III. Spelling			
IV. Punctuation			
V. Style or Expression			
1. Sentences			
a. Unity			
b. Coherence			
c. Emphasis			
d. Euphony			
e. Length			
2. Paragraph			
a. Unity			
b. Coherence			
c. Emphasis			
d. Euphony			
e. Length			
VI. The Letter as a Whole			
1. Unity			
2. Coherence			
3. Emphasis			
4. Point of view			
5. Clearness			
6. Interest			
7. Personal touch			
8. Length			

VII. Grade of Letter — Good / Fair / Poor — Draw a line through two of these words

EXERCISE 24

Obtain three business letters written on business stationery. Make three copies of "A Method of Criticizing a Letter" and on each check one of the letters. Mark the letters 1, 2, and 3 in the order of their merit, numbering the best letter 1.

EXERCISE 25 — *Oral*

One of the first business letters that you may be called on to write is the letter of application. Try to show to the class why it may be considered a *selling letter.*

Show that when a business man writes a letter in which he offers to employ someone, he is writing a buying letter.

Examine the letters that follow the advertisement given below and be ready to point out any important omissions in the first letter. Give your reasons for preferring one of the letters as the more suitable answer.

ADVERTISEMENT

WANTED — First-class, experienced bookkeeper who is also an accomplished stenographer. Address in own handwriting, giving age, experience, and salary expected. Lauriat & Edwards, Box 1842, Topeka.

Gentlemen:

I wish to apply for the position in your ad.

I graduated from the Central High School, where I took the commercial course and obtained honors. I have inclosed letters of recommendation from Principal A. M. Hadley and Mr. W. C. Bryant, head of the Commercial Department.

You probably know both of these men, who are well known to big business men.

I should expect twelve dollars a week to begin with.

Hoping to hear from you favorably, I remain,

Yours sincerely

Lloyd B. Kent

Gentlemen:

I should like to be considered an applicant for the position of bookkeeper which you advertise in this morning's Globe.

I am twenty-four years of age, and a graduate of the Central Public High School. The first three years after leaving school, I worked as billing clerk for Hayden and Company, Medford Wharf, Medford. Since leaving Hayden and Company, I have been assistant bookkeeper with Melville Morton and Company, Coal Merchants, River Street, Medford. In the forenoons I have acted as Mr. Morton's secretary, and can take dictation at the rate of 125 words a minute.

You will find inclosed a copy of a testimonial that Hayden and Company gave me when I left their employ; and Mr. Morton informs me that he will be glad to answer any inquiries that you may care to make about me. His office telephone number is Main 660-Y.

I believe that I am an efficient bookkeeper and reliable stenographer. I should expect a salary at the beginning of twenty-three dollars a week.

Yours respectfully,

George A. Coolidge

EXERCISE 26 — *Oral*

Criticize Lloyd B. Kent's letter with reference to his use of the pronoun *I*. What have you to say about the coherence of the sentences? Examine closely the punctuation.

EXERCISE 27 — *Oral*

Compare the following letters on the same subject and select the one that seems to show the greater originality:

Dear Sir:

We have read with much interest the manuscript which you were good enough to send us, but after careful consideration we regret that it is unavailable for our present purposes and we are returning it to you herewith.

It is unnecessary for us to assure you that anything else you may care to submit will receive our prompt and hopeful consideration.

Yours very truly,

Metropolitan Publishing Company

by *G. L. K.*

Dear Sir:

We found your manuscript, "The Quaker Boy," exceedingly interesting and unique, but more of a narrative than a story. For the reason that it is a narrative, it will be unavailable for our columns.

We hope that you will send us something else for consideration.

Yours very truly,

Ralph B. Page, Assistant Editor

EXERCISE 28 — *Oral*

Be ready to define the words *general* and *specific*. Explain why a *specific* statement is usually preferable to a *general* one. Are the statements in the paragraph beginning "I am twenty-four years of age" (p. 208) specific or general?

EXERCISE 29

Rewrite the first letter in Exercise 27 and be ready to show how you have improved it.

EXERCISE 30

Write a reply to the advertisement of Lauriat & Edwards (p. 207).

EXERCISE 31

Exchange the letter that you have written in Exercise 30 for that of some other student. Prepare a written criticism of the letter that you have received. Use complete sentences in writing your criticism. The following suggestions may aid you.

1. Remark on the general appearance of the letter, penmanship, margins, position of the heading, etc.

2. Examine the heading, complimentary address, etc. to see that the arrangement and punctuation are correct.

3. Be careful to see that the salutation and complimentary close indicate the same degree of intimacy.

4. See that the body of the letter is (*a*) well planned, (*b*) correctly paragraphed. (If there are two or more paragraphs, see that the laws of unity and coherence for connected paragraphs apply.)

5. See that each paragraph (*a*) deals with only one subject, (*b*) has its sentences well arranged, (*c*) shows variety in the use of sentences.

6. Examine the sentences for (*a*) unity, (*b*) coherence, (*c*) emphasis, (*d*) euphony.

7. In short, see that the letter is reasonably *clear*, *accurate*, and *concise*.

8. Rewrite your letter and preserve the rewritten copy.

CHAPTER VII

LETTER OF APPLICATION

130. General requirements. One of the first letters that interest the young man or woman going into business is the **letter of application.** If you were asked what the purpose of such a letter is, you would probably say, "To get the position, of course." While such an answer would be correct, there is another viewpoint that must be considered, for the immediate purpose of most letters of this kind is *to secure an interview.*

There is no set form that can be given to be followed blindly. A letter of application must be adapted to circumstances, and it is in meeting these circumstances that the applicant's fitness for the place will be shown. He may be asked to call, and then be required to give an exhibition of his ability by sitting down and writing out his application offhand. He may know some member of the firm personally, and must then suit his letter to the degree of acquaintanceship he has with the firm. On the other hand, he may know the firm only by name, or he may know simply that he is to write to "X," *Herald* Office or some such address.

Usually the applicant is expected to apply in his own handwriting. Such things as erasures, ink blots, and incorrect spelling or folding give an unfavorable impression of the writer.

Letters of application are likely to be most effective when truthful, dignified, and frank, but not boastful. Hamlet's advice to the players may well be remembered: Do not "split the ears of the groundlings. . . . Be not too tame neither, but let your own discretion be your tutor." You can leave to your letters of reference what you cannot well say yourself; "Let another

man praise you, and not your own mouth." And yet few business men will dislike a plain statement of what you have done and honestly think you can do. You do not need to say that you are honest and reliable, for your teacher, principal, or last employer can give you credit for such things with more dignity than you can yourself. But you can speak of your success in certain studies, of your training in bookkeeping, or of the satisfaction you gave your employer as a delivery man on a grocery wagon. If you have built up a new paper route yourself, or worked in a clothing store on Saturdays, or helped your father in his business, and think that you did your work well, it is likely your prospective employer will be glad to hear briefly about it.

It is obvious that an applicant for a position will, if he is wise, apply only for a position which he is reasonably certain of being able to fill. Furthermore, he should remember that the prospective employer is looking only for someone fitted to undertake a particular job. It is therefore personal fitness to meet particular requirements that must be emphasized.

A letter of application may properly state the following facts:

1. The circumstances which led to writing the letter. For example,

I should like to apply for the position mentioned in your advertisement in today's Sun.

Learning from Mr. James S. Childs that you are looking for an office boy, I should like to apply for the position.

The Shawmut Mercantile Agency has advised me to apply for the position of stenographer in your office.

2. The age of the applicant or a statement from which the approximate age may easily be deduced.

3. General qualifications: kind of studies taken that bear directly on the position applied for; practical experience; any special qualifications; specific instances of ability.

4. Any further information: testimonials; names and addresses of persons to whom applicant may refer; question of salary, if it seems wise to mention it; request for personal interview.

FORM OF ADDRESS FOR ENVELOPE

A 9668
Herald Office
Boston, Mass.

The following hints are also worthy of attention:

Do not say, "I saw your adv. (or ad.)." Use some expression a little more dignified, such as, "I have seen your advertisement." In giving your age and qualifications do not think it necessary to write your autobiography. Concise, simple statements are what count.

You may give as references the names of persons who know about your training. It is usually best not to include copies of testimonials unless the advertisement that you are answering asks for them. Offer to submit copies if desired. In a typewritten letter it is usual to mention at the bottom of the letter, on the left-hand side, the number of inclosures (p. 177).

Be careful in referring to salary. If you are asked to state the salary you wish, you must use your judgment. It is better for a beginner to look for a place where merit will receive promotion than to look for as much money as possible at first. On the other hand, no honest business man should expect you, if you are a person of experience, to undervalue your services.

131. Grammar and the rules of composition. It should scarcely be necessary to repeat that a letter of application must avoid mistakes in grammar; "I *seen* your advertisement," instead of "I have seen your advertisement," is likely to destroy the value of an application at the very beginning.

The following suggestions may help:

1. An outline or plan is a good preliminary to your actual letter. It will help you to assemble in a good order the points of which you should speak.

2. Unity is necessary. You wish to be considered favorably for the position. Everything in your letter is to develop that topic.

3. Coherence is necessary. You are trying to make clear to your prospective employer your fitness for the position. Your ideas should be well arranged, so that he may understand clearly what you have to say.

4. Euphony must not be forgotten. Beware of needless repetitions. Too many sentences beginning with *I*, or faults of a similar nature, must be guarded against.

5. Emphasis. Your letter must win an interview; get the telling points where they will receive the most attention. Remember that other applicants are likely to write *good* letters; yours should be the *best*, — at least the *best* you can produce. It may be necessary to step aside from the beaten path and blaze a new trail. Like a story teller who brushes aside a formal introduction and thrusts before the reader a thrilling action, so you may feel it best to place a strong argument at the very first of your letter. But it is not sufficient to gain attention; you must gain it in an agreeable manner and hold it.

Model forms for letters of application are given on pages 174–175.

132. Answers to advertisements. The following letters, written in answer to newspaper advertisements, are worth careful study. Do not suppose that they are models which you are in future to follow blindly. No doubt better letters can be written; these examples give only a general idea of what may be required in some cases.

One may well consider his letter of application as a kind of epitome of his autobiography. As such it will give the exact facts that will show his fitness for the position for which he has applied. It would be difficult for you to find a better test of your ability in composition than the writing of an effective letter of application.

EXERCISE 1

Analyze the letters given below and be prepared to show to what extent they fulfill the requirements of letters of application:

> WANTED — Young man with some practical knowledge of machinery to make repairs and assist foreman. Fair salary, and opportunity for increase. Apply by letter in own handwriting. Crown Laundry Co., 510–512 Burton St., Bristol.

309 Lake Ave.
Bristol, Ohio
June 17, 19—

Crown Laundry Co.
Bristol, Ohio

Gentlemen:

In reply to your advertisement in the Bristol News of June 2, I wish to say that I am seeking the kind of position you offer.

I am nineteen years old, and expect to graduate from the Bristol Technical High School this month. During three years of the course I have been working with many kinds of machinery, and have helped to set up and repair the machinery in one of the school shops.

My father is a chauffeur, and I have helped him in repairing automobiles. Last summer I took a party of excursionists on a three weeks' tour. While we were in West Epping, away from repair shops, my machine was badly damaged. I had to repair two cylinders, and rig up a temporary steering wheel.

Inclosed you will find a copy of a letter from Mr. George G. Short, owner of the Short Garage and Repair Shop, Bristol, Ohio. I have been acting as chauffeur for him and working about the garage after school. I am also permitted to refer to Mr. H. L. Moulton, Principal of the Bristol Technical High School, and to Mr. James T. Waters, Head of the Mechanical Department of the same school.

Yours truly,

Irving P. Smith

Lincoln, Iowa
October 5, 19—

Mr. John C. MacLeod
Superintendent of Public Instruction
Madison, N.C.
Dear Sir:

I have learned from a friend that there is a vacancy in the Willow Street Grammar School of your city and I wish to apply for the position.

I am a graduate of the Lincoln High School and of the State Normal School at Columbia, class of 1909. For the last three years I have been teaching the sixth grade in Grammar School Number 5, in this city.

Inclosed you will find testimonials from Principal R. B. Parrish of Grammar School Number 5, and from Dr. Frank T. Lyons, Superintendent of the Columbia State Normal School. I am also permitted to refer to Professor Raymond Powell, of the Education Department in the Normal School, and to Mr. Louis L. Palmer, Superintendent of the Lincoln schools.

I should welcome a personal interview at your convenience.

Yours respectfully,
(Miss) Amey M. Bell

NOTE. *Yours respectfully* is used correctly in the above letter (see page 192). To have used *Yours truly*, however, would have been in equally good form.

133. The impersonal advertisement. ***An impersonal advertisement is one in which the advertiser's name does not appear.*** As it usually requires only a brief answer, the applicant may properly omit both salutation and complimentary close. The chief thing to be sought in such cases is a personal interview. A word as to the presumed fitness of the applicant may be added.

An impersonal advertisement and an answer are given below:

> WANTED: High-grade salesman of experience, possessing initiative, personality, and character, open for engagement for New England or local territory. Address X 378, *Cleveland Herald.*

June 18, 19—

X 378, Cleveland Herald:

I think I can fill satisfactorily the position which you advertise, and I should welcome a personal interview.

Charles E. Hamilton
52 Lake Avenue
St. Louis, Mo.

But though such a letter may be effective in answering any kind of advertisement, the fact is, there is no rule of three by which to write letters of application. What may suit one employer may displease another. Here, as elsewhere, originality is sure to count.

The following letters give more explicit information than does the one above, written by Charles E. Hamilton.

> OFFICE ASSISTANT, with experience in bookkeeping and typewriting, wanted for position involving much detail and requiring judgment and accuracy; salary $25. Address, giving age, education, experience, and references, A 956, *Herald* Office.

17 Wakefield Avenue
Toledo, Ohio
July 31, 19—

A 956
Herald Office
Gentlemen:

I wish to apply for the position advertised in the inclosed clipping from the morning Herald. I feel that I am competent to meet the requirements which you have specified.

R

I am twenty-seven years of age. After graduating from high school I took a two years' business course in one of the best commercial schools in Toledo, studying both bookkeeping and typewriting. Following this, I have worked for three years in a lawyer's office, where I am at present employed. I now wish to enter an office where the work requires greater individual responsibility and judgment than here, and where there is room for advancement.

I have permission to refer you to Mr. James E. White, Principal of the White Commercial School, and Mr. John R. Seaver, Principal of the Redbush High School. If you wish further references, please communicate with Mr. Horace Greene, President of the Toledo Woolen Company, or Mr. Frank Morse of the Second National Bank.

Very truly yours,

Jesse Douglass

OFFICE BOY in an engineering office; high-school graduate preferred; state age, education, and experience. Address A 9668, *Herald* Office.

24 Ash St.
Boston, Mass.
August 6, 19—

A 9668
Herald Office
Boston, Mass.

Dear Sir:

Please consider me an applicant for the position which you advertise in this morning's Herald. I am twenty-one years of age, a graduate of the Belmont High School, Massachusetts, in the class of 1910. The following year I took a graduate course in mechanical drawing in the Mechanic Arts Institution of Boston. I am at present an apprentice in the shops of the J. W. Morse Company, machinists.

I should be glad to have a personal interview and can furnish references if desired.

Yours truly,

Philip Crawford

WOMAN with managerial ability wanted to take charge of a high-class business. Address A 963, *World* Office.

A 963
World Office

Gentlemen:

Having noticed the inclosed advertisement in this morning's World, I wish to apply for the position referred to. I feel that my business experience has been sufficiently broad to adapt me to any work requiring managerial ability.

If you desire references or more complete information regarding my experience, I shall be glad to give details upon request.

Very truly yours,
Viola Dakin

EXERCISE 2

Make brief outlines for the letters on pages 174 and 175. Notice the last sentence in each letter. Which seems to be the most suitable ending? Have you anything to say about the omission of a request for an interview in the letter on page 175? Which letter is the more specific?

EXERCISE 3

Study carefully the model letters on pages 215 and 219 and be prepared to state how fully they meet the special requirements in each instance. Note any expressions which you can improve.

EXERCISE 4

In accordance with the outline given below, answer the following advertisement:

YOUNG MAN wanted to grow up in office of old established wholesale house. This means a life position to the right person; must be of neat appearance, courteous, and adaptable; salary, $15 a week, with yearly advance. Address C 3454, *Advertiser* Office.

OUTLINE

Direct occasion of writing; age; school training; business training; references; inclosures.

EXERCISE 5

1. Write a letter answering the following advertisement in accordance with the outline given below:

> JUNIOR CLERK. American, high-school graduate, age 18–20, good at figures; good place for right person, beginning $12 weekly. Address C 3403, *Tribune* Office.

OUTLINE

Age: nineteen years.

Education: general high-school course.

Business training: after school, delivery man for J. D. Brown's hardware store; summer vacations, office clerk in Sunset Hotel, Los Angeles, Calif.

References: J. D. Brown, Tacoma, Washington; John L. Stevens, proprietor of Sunset Hotel, Los Angeles.

Inclosure: copy of letter from John L. Stevens.

Other information: general intentions.

2. Write the answer recommended in section 133 as suitable when replying to an impersonal advertisement.

EXERCISE 6

Make outlines, as in Exercise 5, for two of the following advertisements:

WANTED: ADVERTISING ASSISTANT — Young man, knowledge of stenography and typewriting, some experience in advertising department, good in English, willing to turn his hand to anything for the sake of development along advertising lines; salary, $15 to start. Address, by letter only, Client, Box 3536, Boston.

YOUNG LADY for clerical work in office, 8 miles from Boston, experience not necessary, but must be accurate at figures, small pay to start with, good chance for advancement. W 301, *Globe.*

OFFICE MAN — One experienced in leather business preferred; advancement made on merit; state experience and salary desired. Address B 9390, *Times* Office.

EXERCISE 7 — *Oral*

Discuss the merits and defects of the following letters as answers to the advertisements which precede them: Do not forget that a person who can sell baby-grand pianos is not necessarily the one to approach prospective buyers of hand organs.

> WANTED: Young lady for clerical work in private club library of 20,000 volumes; salary to start, $15. Apply by letter only, giving age and qualifications. Room 21, 275 Call St., Winchester, Ky.

Gentlemen:

I have noticed your advertisement in the Daily Mail for a young lady to do clerical work in a private club library and herewith make application for the position.

I am nineteen years old and graduated from high school a year ago last June. For the past six months I have been assisting in the public library in this city, and left there only when the work for which I was hired was completed. If you wish information in regard to my ability, I can refer you to Miss Sarah A. Smith, Librarian.

Yours respectfully,

Janet McDowell

> WANTED. Live wires that can get a message across the first time. You can sell our Jubilee Spark Plug Intensifier if you can sell autoists something they all want. Auto Specialty Company, Dayton, Ohio.

Gentlemen:

Your ad. for live wires to connect autoists with your Jubilee Spark Intensifier looks good to me. Your proposition ought to go with a little pep behind it, and that's what I've got—more than a little. I want to go after some of this business.

Please phone Hardwick and Larson, Main 706, City or the American Novelty Company (ask for Mr. Lyall). They'll back me.

Yours for business,

Ed. Bryan

EXERCISE 8 — *Oral*

Remark on the following beginnings of letters, pointing out the merits and defects of each.

I have five years' business experience of a kind that I believe has fitted me exceptionally well for the position advertised by you in this evening's Herald.

I am an applicant for the position of correspondent in your grocery department, advertised in this evening's edition of the Chicago News.

I respectfully ask your consideration of my application for the position of correspondent, which was advertised in this morning's Herald.

I know how to write letters, for my brains have been well trained in college and business.

EXERCISE 9

Following the outline you have made, write a letter answering one of the advertisements in Exercise 6.

Pass your letter to some other pupil, who will prepare a written criticism of it.

Revise your letter in accordance with the criticism that has been made of it.

134. Value of carefulness. Few persons can dash off a letter of application. The successful applicant for an important position found it necessary to devote one whole week to the composition of his letter and rewrote it twenty times or more. Every word was weighed and made to tell. Of course the writer of this particular letter felt sure that what he wrote would be submitted to almost microscopic scrutiny. A beginner may think that his letter asking only for a beginner's place is not likely to be examined so carefully, but anyone starting to make a career for himself will find it pays to do to the best of his ability what he undertakes. His letter of application may be his first important means of creating an impression.

The letter given below was actually written by a young man applying for the position mentioned in the advertisement. On the whole it is the kind of letter the average young man might write. It has good points and is on the face of it frank enough, but it is just the average letter; almost any boy could write it, and it is certainly not the letter to be picked from fifty or more as the best.

> THE *Cleveland Courier* wants a bright young man, high-school graduate, to learn journalism at this office from the bottom up. 'Don't write your autobiography, but tell us briefly what you have been doing. Editor *Cleveland Courier*

42 Webster Street
Cleveland Ohio
June 3, 19—[1]

Editor in chief[2]
Cleveland Courier
Cleveland, Ohio

Dear Editor:[3]—

[4]Seeing your ad.[5] in your paper in which you state that you wish a competant[6] young man to learn Journalism, I am taking this chance[7] of putting myself at your disposal.[8]

[9]As regards,[10] experience in Journalism, I am sorry to say that I am lacking.[11] I am sure,[12] however, that I have sufficient ability to prove myself entirely[13] satisfactory to your demands.

I am a graduate of the Curtis High School.[14] From this school I am confident[15] that you would receive excellent references.

In regards salery[16] I am willing to leave this matter in your hands as I am sure that you would estimate my worth far better than I could. Hoping that you will give this application fair consideration,[17] I remain,[18]

Yours sincerely[19]
W. S. Gresham

NOTE. The superior figures in the letter indicate the corresponding paragraphs in Critical Suggestions on page 224.

EXERCISE 10

Before reading the suggestions given below, carefully examine the letter on page 223 and make a note of all necessary changes.

CRITICAL SUGGESTIONS

1. Is the punctuation in the heading correct and complete?

2. Is *Editor in chief* a good title in the complimentary address?

3. Is the salutation satisfactory? Is the punctuation after the salutation the best?

4. See if you can express the first sentence more concisely.

5. *ad.* Is this a good abbreviation?

6. *competant.* Does this word look right?

7. Is *chance* the best word for this sentence?

8. *putting myself at your disposal.* Try some other phrase.

9. Compare the second paragraph with the following: "I have not had any experience in real journalism, unless writing for the high-school paper may be counted in my favor. I have, however, talked with a number of persons engaged in journalistic work of various kinds, and feel that I should like journalism. I know I shall be willing to try hard to learn."

10. Is there need of a comma after *regards*?

11. Compare the sentence beginning *As regards* with the following: "I have not had any experience in real journalism."

12. Is *sure* a little too strong? Comment on the expression *I have sufficient ability.*

13. Omit *entirely* and see if you have weakened the sentence.

14. What important information is added by giving the writer's year of graduation?

15. Try to get a better word than *confident.* Perhaps you prefer, "The principal of the Curtis High School, Mr. Frank R. Carherny, will furnish you with information regarding my work in school."

16. *In regards salery.* Point out the errors.

17. Is it wise to insinuate that your application will not be given a *fair consideration*? Is anything lost if this sentence is omitted? If it is not omitted, would you change the paragraphing?

18. What does *I remain* imply? Should a comma follow it?

19. When is *Yours sincerely* a correct complimentary close? What is the rule for the capitalization and punctuation of the complimentary close?

20. Examine carefully the capitalization throughout the letter.

21. Try to think of some reason for placing the ideas in the second paragraph before those in the third.

22. Are there any important facts omitted in the letter? Can you write a better letter than this? Try it.

EXERCISE 11

Make a written criticism of the letter given below (see page 203, Exercise 21). Rewrite the letter.

> WANTED — Young man with some practical knowledge of machinery to make repairs and assist foreman. Royal Foundry Co., 50–55 Gray St., Roxbury.

2261 Dorchester Ave.
Boston, Mass.
June 25, 19—

Royal Foundry Co.
50–55 Gray St.
Roxbury

Dear Sirs:

In reply to your ad of the 6/25/21 in the Globe I wish to say that I graduated from Merchant High School this summer. In school I received a fair idea of the construction of machinery, and this with what I have learnt from my brother who is a stationary engineer and who has always done mechanical work leads me to believe that I could fill the position which you have offered.

Yours respectfully

Geo. S. Armington

EXERCISE 12

Write one of the letters required below:

1. Apply for a position as an assistant in the shipping department of the wholesale grocery store of Parnell & Parsons.

2. Apply for a position as teacher of English (or any subject you prefer) in the Lawrenceville High School, New Jersey; principal, Warren W. McCallum.

EXERCISE 13

Write one of the following letters:

1. Make a written application to the American Vehicle Company, Bremen, Ind., for the position of agent for their automobiles, carriages, etc.

2. Write to the Thomas Business Agency, 475 Arch Street, Chicago, Ill., stating the kind of position you wish and asking what they can do for you.

EXERCISE 14

Write a letter in which as a normal-school graduate, or a college graduate who has had no experience in teaching, you apply for a position as teacher in a public or private school that you know.

EXERCISE 15

Apply for a position as teacher in one of the schools described below:

THE HOME SCHOOL FOR GIRLS. "The school that's full of sunshine" offers the advantages of a home in a village world-known for its healthfulness. Thorough instruction and vocational guidance. $1200 for school year. Walsh B. Pelham, Principal, Tarrytown, N.Y. Box 90.

MITCHELL SCHOOL FOR BOYS. 50 miles from New York. 75th year. 21 years under present head master. New site and new buildings. Athletic field. Swimming pool. Gymnasium. Prepares for all colleges and technical schools. Individual instruction. Address Head Master, Newton, N.J.

EXERCISE 16

Reply to any three of the following advertisements:

CHAUFFEUR WANTED. Young man, unmarried, some years' experience. Careful driver. References required. Address K. F. T., *Times* Office.

HIGH-GRADE experienced salesman wanted to handle a new, widely advertised, and universally demanded automobile accessory, on a liberal commission plan. H 166, *Globe* Office.

LEDGER CLERK and general office assistant wanted who is quick and accurate with figures; state in first letter salary expected, age, education, business experience, and give references which will be considered confidential. Address E 897, *Herald* Office.

WELL-KNOWN SPORTING-GOODS HOUSE desires the services of an aggressive sporting-goods man, familiar with all sports. Must be well recommended; none other than man of ability need apply. Address Box 209, Roxbury.

STENOGRAPHER WANTED — Young lady of exceptional experience; must be neat, accurate, and able to qualify as an A1 stenographer; filing experience necessary; good opportunity and liberal salary to right party. Address Y 1104, *Sun* and *Times* Office.

WANTED — Young lady with some knowledge of stenography, to assist in publishing house. Reply in handwriting and state salary expected. Address B 513, *Public Ledger* Office.

A CREDIT MANAGER wanted by long-established wholesale house; must have had thorough experience in handling credits. Write (pen), stating experience, age, references, etc. Box 7, Hanover St. Post Office.

DRAFTSMAN wanted, mechanical, on paper working and printing machinery, capable of laying out work from instructions and designing details; state age, salary, experience, present employment. H 158, *Traveller* Office.

BUSINESS OPPORTUNITY — Wanted, an ambitious partner, with some capital, to take an active interest in a motion-picture theater at one of the best summer resorts. For particulars, address C 9210, *Inquirer* Office.

SALESWOMAN wanted to handle the most popular and nationally known electric washing machine on the market. References required. Electric Sales Co., 38 West Sixth St., Philadelphia.

A YOUNG WOMAN, with some knowledge of stenography, wanted to answer telephone. Previous business experience not required. Apply by letter only. Richards & Co., 200 Causeway St., Deering, Ill.

STENOGRAPHER wanted who can read her notes with ease; must be rapid, accurate, and have had abundant experience; permanent position, salary satisfactory. Address MANUFACTURER, Box 301, Framingham, Mass.

EXERCISE 17

Write a letter of application, using as many as you can of the words in the list in Exercise 12, page 73. If you choose, you may answer one of the advertisements given in the exercise above.

EXERCISE 18

Write a letter, applying for the kind of position you would like to have and for which you think you possess the necessary qualifications.

EXERCISE 19

Cut from a newspaper an advertisement the requirements of which you think you could fill. Write a letter as if you were actually applying for the place and inclose your letter in an envelope.

Be prepared to submit your letter to some other student for criticism.

EXERCISE 20

Read the advertisement and the letter given below. Rewrite the letter, after noting carefully the suggestions beneath it:

> DRAFTSMAN WANTED — At Laconia, N.H., to lay out drawings from freehand sketches and make drawings similar to those shown when changes are explained. Apply by letter or in person. Milton Car Co., 60 Essex St., Laconia, N.H.

87 Mt. Vernon St.
Barrington, N.Y.
June 4, 1921

Milton Car Co.
60 Essex St.
Laconia, N.H.

Dear Sirs:[1]

In reply to your "ad,"[2] in the morning Post of May 30, kindly consider me an applicant for the position of draftsman at Laconia, New Hampshire.[3] I have had four years of drawing at the Merchant High School, Boston, where references may be obtained from the head master.[4]

Yours truly,
C. H. Sheridan

1. "Gentlemen" is better than *Dear Sirs*.

2. *Ad.* is not a good abbreviation. The use of quotation marks in a case like this seems to be an attempt to justify a doubtful expression.

3. Better begin a new paragraph here, as this is a new idea.

4. Give the head master's name and address.

The letter does not state definitely whether or not Sheridan has had freehand drawing or mechanical drawing or both. He can easily afford to give more details. It might strengthen his case if he inclosed a copy of a letter from the head of the drawing department in the school. Sheridan may receive the appointment, but his statement is rather bare of details and is not likely to be selected as impressive from among thirty or forty letters.

CHAPTER VIII

THE BUYING LETTER

135. Need of caution. Buying is not by any means simple in its details. Caution should be used, because statements in a letter may prove legally binding. If a buyer's order is accepted, he must, as a rule, accept delivery of the goods even if he has in the meantime changed his mind; if the goods are not satisfactory, the buyer must prove that they are not what his letter specifically asked for. The general rule in the law of sales is an old Latin maxim, *caveat emptor* (let the buyer beware). This tendency to throw the legal responsibility upon the buyer is supposed to have the effect of making men self-reliant and cautious and of decreasing law-suits. If you buy specifically a *Rex Motor #7*, but find that it will not do your work, you cannot return it unless the seller consents to receive it.

136. Essential parts of a buying letter. The buying letter must be clear and as concise as possible. It has three points that should be especially noted:

1. Exact identification of goods ordered.
2. Directions for shipment of goods.
3. Provision for payment of cost of goods.

In the case of a regular charge customer the third provision is not always expressed, but is, of course, tacitly understood.

137. Identification. Many firms send out catalogues in which the articles they have for sale are identified by various means, such as a picture, description, special number, weight, power (of engine or motor), or price. Some such method is the practical way of identifying goods, and where possible the buyer should use the seller's method of identification.

The following descriptions illustrate the modern seller's method of informing the purchaser how to name exactly the article wanted:

No. UAA. MAJOR-LEAGUE UNIFORM (made to order, of All-Wool Carter-Brown Flannel). The only difference between this uniform and No. UA is that a medium-weight shirt is supplied instead of the heaviest weight.

No. UB. Shirt, any style, including lettering . Each	$10.50
No. UA. Pants, any style. Pair	10.50
No. UA. Cap, any style. Each	2.00
No. 3X. Hose, plain colors or striped . . . . . Pair	3.00
No. 7. Belt, best quality of leather, tan or black. Each	1.00
	$27.00

ALLENDALE'S COUNTERPANES, the staple Quilt for over fifty years, in homes, hospitals, hotels, etc. Recommended by physicians. Laundered easily as sheets. Extremely durable. Send for Description A to Reliable Quilt Co., Pawtucket, R.I.

No. 620G. THE LAST WORD IN A PROFESSIONAL BASEMAN'S MITT. The finest golden-brown horsehide obtainable. As soft and flexible as a glove. Has a sole-leather guard at the top of the back for protection of fingers. Rawhide laced all around. No "breaking in" required. Used by many of the major-league first basemen. Each, $14.

ALLEN'S SPECIAL MOTORS

3 H.P. Single Cylinder	30 lb.
6 H.P. Double Cylinder	60 lb.
12 H.P. Four Cylinder	100 lb.
30 H.P. Six Cylinder	200 lb.

A HIGH-GRADE MOTOR that will give *constant* and *efficient* service. Especially adapted for *canoes* and *light boats*. Aluminum base, copper water jacket, steel shaft, bronze bearings.

The Allen Manufacturing Co.
Toledo, Ohio

EXERCISE 1

Write a letter, ordering one of the articles just described. Inclose a post-office money order in payment.

Write a letter, asking for more information about one of these articles.

Write a letter, ordering a duplicate of something that you now own, — a book, fountain pen, chair, or the like.

EXERCISE 2 — *Oral*

You have probably found in your own experience that most stores will take back or exchange almost any article. Be prepared to explain in class how this can be reconciled with the statements made on page 230 about the need of the buyer's being wary.

138. Paragraphing. If an article requires an extended description for identification, a separate paragraph should be devoted to it. Such a method follows the requirements of correct paragraphing, which rules that an important topic merits a distinct paragraph. If there are two or more such descriptions, many business men prefer to have each description on a separate sheet. The letter on page 233 illustrates the correct form.

Prescott, Conn.
September 6, 19—

Swanson & Sanborn
Philadelphia, Pa.

Gentlemen:

I wish you to send me an open stove suitable for a sitting room. I cannot find in catalogues anything that exactly suits me, but Mr. James Eaton tells me that he bought recently from you an open-grate stove somewhat similar to the old-fashioned "Franklin," the style of which is, I think, what I wish. The grate in Mr. Eaton's stove is 18 in. long and 7 1/2 in. deep. If you have a stove with a somewhat larger grate, I should prefer it, but if you have not, I will take one similar to Mr. Eaton's. Also send 6 ft. of 8-in. pipe. Please send goods by freight.

Also please send by express the following:

300 lb. Barbed Wire Fencing
15 lb. 1-in. Wire Staples
1 keg 3-in. Wire Nails

Please charge to my account.

Yours truly,
Frank McFarland

The second part of this order may very properly be written on a separate sheet. It is an order for stock articles, about which there is not likely to be any discussion. These are to go by express, as distinct from the stove, which is to go by freight, and they would probably be sent forward at once.

EXERCISE 3 — *Oral*

Analyze the above letter before your class, showing how it conforms to what you regard as an ideal letter of its kind.

139. Directions for shipment. Directions for shipment are given when there can be reasonable doubt as to the best way to ship the goods. As a matter of fact, many firms have an expert

shipper, whose business it is to know the best carrier for any particular consignment. The buyer, however, may have special reasons for wishing to receive his goods by freight, express, mail, or in any particular way, and he should then state his wishes definitely. But the carrier, whether named or not, is liable for goods committed to his care. The seller, however, is liable for damages due to improper packing.

It is correct to order a variety of articles in one paragraph, provided that you have a brief and clear way of identifying each article. Notice the following points:

1. Each item should be given a separate line.

2. The name of each article should be capitalized, but not the amount, quantity, etc.

3. No punctuation is needed at the ends of the lines.

LETTERS ORDERING GOODS

1932 Commercial St.
Atlanta, Ga.
March 15, 19—

Smith, Clark & Co.
New Orleans, La.

Gentlemen:

Please ship us at once by freight:

100 bbl. Roller Process Flour
10 bbl. Porto Rico Molasses
15 bbl. New Orleans Molasses
25 bags O. K. Oatmeal
15 bbl. Fine Granulated Sugar
2 bbl. Brown C Sugar
2 bbl. Golden Wheat Starch
20 chests Orange Pekoe Tea

The above are to be billed to us in accordance with the prices and terms quoted in your letter of March 10.

Yours truly,
Jordan, Dutton & Co.
J. D. B.

Wellington, Kans.
August 5, 19—

T. F. Roach & Co.
Ottawa, Kans.

Gentlemen:

Please send me the following articles by express and charge to my account:

5 lb. Rio Coffee, 35¢	$1.75
1/2 bbl. Pearson's Best Flour, $14.50	7.25
1 Fireless Cooker #15, mfg. by Kinne & Co.	16.00
1 "Cold Blast" Lantern, size 3	1.20

Yours truly,
Robert Ryan

The following expressions copied from actual letters will give some idea of how to state directions for shipment:

1. Please ship goods by cheapest route.
2. Please make shipment through Earle and Grew's Express Co.
3. Please have the goods sent by the Soo line, fast freight.
4. Please send the goods by Adams Express, with insurance for full value.
5. Please forward by parcel post.
6. The South Shore Electric Express Company will deliver these goods at my door.
7. These goods should be delivered to the Lake Transportation Company, Rand's Wharf.

140. Provision for payment. Arrangements satisfactory to the seller regarding payment for goods must be made in the buyer's letter. Everyone is likely to know whether the seller will expect him to make payment in full before goods are shipped, or will permit "part payment," "C.O.D.," "subject to approval," "charge account," etc. If one intends to make payment in advance, his letter should state the form in which the money is remitted and the amount of remittance.

Forms like the following are sometimes used in making remittances or provision for payment:

I inclose a check on the Trenton City Bank for $18.50, which includes cost of collection.

You will find inclosed a draft for $350 on the Meridian Trust Company, indorsed in your favor.

I have inclosed an American Railway Express money order for $32, which includes express charges.

Please ship the goods by freight, f.o.b., on sixty days' credit. We refer you to the City National Bank of Conway and to our rating in Bradstreet's.

MODEL FORM

29 Bow St.
Cincinnati
January 1, 19—

Park, Smith and Company
Grand Rapids
Michigan

Gentlemen:

Please ship via fast freight the following goods, subject to your best cash discount:

4	#3116	Antique Card Tables
12	#635	Brass Bedsteads
3	#59A	Cheval Glasses
6	#3016	Fancy Rockers
2	#835	Music Cabinets
2	#1396	Oak Sideboards
3	#1896	Oak Dining Tables
18	#3192	" " Chairs
9	#876	Woven Wire Springs

I am permitted to refer you to the Second National Bank of Cincinnati as to my business standing, and am prepared to remit on receipt of your invoice.

Yours truly,

Thomas Davis

EXERCISE 4

Write the following letter:

April 5, 19—. D. A. Macrady, Kirby, N.Y., orders of George P. Morris, 152 Central St., Albany, N.Y., 1 pr. men's shoes, No. 6, "Redford," style 4, $7.50; 1 bbl. flour, "Creedon," $12; 10 lb. rice, $0.90; 1 cask kerosene oil, $10. Shoes are to be sent by express, remainder of order by freight. Payment by personal check on First National Bank of Troy, N.Y.

EXERCISE 5

F. K. Livingstone, Gardner, Wis., on June 6, 19—, sends the following order to M. R. Hovey & Co., West Allis, Wis.:

6 doz. No. 672 ladies' white canvas outing shoes at $50 a doz.; 5 couch hammocks, khaki-colored, same as order of May 29, 19—. Charge account 30 days. Goods to be sent by express.

In writing this letter remember that though it duplicates a previous order, it must be complete. The buyer should not compel the seller to refer to a previous letter in order to identify goods. In other words, each letter should be complete in itself.

It is not usual to think of the buying letter as requiring the *you* attitude. It is, however, a desirable point of view when considering the clearness of what you have written. Put yourself in the reader's place. That you can understand what you have written is not a certain guarantee that your reader can. An effective buying letter should contain the words that convey to the reader the exact meaning that those words convey to you.

EXERCISE 6

Write a buying letter, complete in all details in answer to the following circular notice.

Order all or any of the goods specified.

Check your letter according to directions given on page 230, to see that no important statement is omitted.

MEN'S BELTS, 45c.

(Limited Quantity)

ENGLISH OXHIDE — TAN AND BLACK

A DISCONTINUED LINE. WE GIVE YOU THE BENEFIT

Black or Tan Leather	
With Brass Buckle	$2.00
Black Tubular Calfskin	
With Gun Metal Buckle	2.25
Same in Pigskin	2.50
Solid Pigskin	
Leather Covered Buckle	4.00
Black Seal Goat	
Double and Stitched, with Solid Nickel Buckle	4.00

WINSHIP LEATHER STORE

71 Broadway Harrisburg, Pa.

141. Subscriptions. In subscribing for a newspaper or magazine it is best to state specifically (1) the amount of money inclosed; (2) when the subscription is to begin; (3) how long it is to run.

643 West Sixty-third St.
Philadelphia, Pa.
December 1, 19—

The Curtis Publishing Company
Independence Square
Philadelphia, Pa.

Gentlemen:

You will find inclosed an express money order for one dollar and fifty cents, for which please send the Ladies' Home Journal to my address for one year, beginning with the first issue of January, 1921.

Yours truly,
(Miss) Lillie F. Simmonds

EXERCISE 7

1. Subscribe for one year to *Munsey's Magazine*, $3; publishers, The Frank A. Munsey Company, 175 Fifth Avenue, New York City.

2. Renew your subscription to *The American Boy*, $2.50 a year; publishers, The Sprague Publishing Company, Detroit, Mich.

3. Write a letter to the publisher of a local newspaper, asking him to send his paper to your summer home for two months.

4. Write a letter to Street & Smith, cor. of Seventh Avenue and 15th Street, New York City, publishers of *Ainslee's Magazine*. Ask them to change your address as a subscriber to that magazine.

NOTE 1. In asking a publisher to change your address, give the old address as well as the new.

NOTE 2. If the writer does not mention the issue with which his subscription is to begin, the publisher usually sends the next month's issue.

EXERCISE 8

1. Write a letter, ordering six articles from a grocery store, a hardware store, or a department store. Ask to have goods charged to your account.

2. Write a letter to a farmer in a neighboring town, asking him to send you C.O.D. one bushel of apples (mention variety) at the price quoted in his advertisement in a local paper.

3. Write to a mail-order house in Chicago, and ask to have sent to you by parcel post a pair of shoes listed in their catalogue. Mention catalogue number and give size of shoes wanted. Inclose money order.

EXERCISE 9

Write a letter, giving a cash order for one of the articles described below. Without destroying its clearness, see how concise you can make your identification of the article you wish.

TAFFETA RIBBON REMNANTS — 4½ inches wide, all silk, from 2 to 10 yards in length; colors, pink, white, cream, maize, navy, old rose, royal blue, reseda, brown, gray. Price, 20¢ a yard. Lipson Company, 57 Arch St., Chicago, Ill.

THE ONLY SELF-THUMBING REEL MADE — $6; New Model F with jewel caps — $7.50. 2 inches high. Pillars, 1⅞ inches. 4-multiple; sliding click and drag. Inside the spool is a simple device that thumbs the reel mechanically, centrifugally provides a slight pressure (reduced to nothing as the bait slows down), and controls the speed more evenly than any thumb can do it. Everite Reel Co., Washington, Ind.

EXERCISE 10

To complete the following exercise each student should write three letters.

Secure from an advertisement, a catalogue, or an exercise in this book a description of some article and the name and address of the seller.

1. Write a buyer's letter for the article you wish to have. Pass your letter to some other student.

2. Write a seller's reply to the letter passed to you, giving one of the following replies:

a. Seller has not the desired article in stock and cannot secure it before a month's time, but he describes an article which he has in stock and recommends it as a substitute.

b. Seller says that the price named by buyer has been superseded in the new catalogue by a 10 per cent advance. He holds buyer's letter, awaiting further information.

c. Seller writes that by agreement with his representatives he does not sell to retail trade, and gives buyer the names and addresses of two firms in buyer's state that handle article described.

3. Pass the letter you have just written to the student who wrote the buyer's letter to which yours is an answer.

4. Answer the seller's letter you have just received, terminating the correspondence.

CHAPTER IX

THE SELLING LETTER

142. Importance. Selling letters are in many respects the most important part of all business correspondence. Just what proportion of the business letter-writing of the world is made up of selling letters no one knows, but the aggregate certainly represents millions of letters annually. The average cost of a sales letter is conservatively estimated to be not less than sixteen cents. A little figuring makes evident how enormous a sum must be spent each year for sales letters. That such vast amounts are spent on the production and distribution of this type of letter is indicative of the value placed upon it by the business world. A brief consideration of the extraordinary volume of business done by mail-order departments and houses is a concrete illustration of the possibilities of selling effectively by written communications.

143. Object. The name of this letter suggests its one prime object, — the selling of goods or services.

Although a personal interview, or often a telephone message, is generally regarded as a very effective means of selling, the use of such means alone could not accomplish the increasingly large share of the world's business which is being done by letter. Indeed, a letter is often necessary to supplement or confirm the statements made by word of mouth. Obviously, too, where a salesman can visit but a limited number of possible customers in a given time, the selling letter in the same time can reach hundreds. It is not sufficient, however, merely to have your letter delivered to your prospective customer; it must be effective when it does reach him; that is, it

must either effect a sale or pave the way for one. To the extent that a sales letter fails to do either of these two things it has not fulfilled its mission.

144. Characteristics. The selling letter is a form of advertisement, for it calls attention to something for sale. We shall learn in the chapter on advertising that the aim of an advertisement is to (1) attract attention; (2) arouse interest; (3) create desire; and (4) inspire action.

A selling letter which is sent to a person who is definitely seeking a purchase may receive attention even if not in an especially attractive form, but even here the selling letter gains by being at its best. As we shall see, in the case of the great majority of letters of this sort it is necessary that they meet all the requirements outlined if they are to accomplish their purpose.

Clearly, in order to attract favorable attention the letter must have a pleasing appearance. Interest will not be aroused and desire created if it is colorless or offensive in expression. Nowhere is it more necessary to follow the canons of grammar and composition than in letters of this type. Action, or the placing of an order, can result only if desire exists. Some of the devices for inspiring action will be discussed later.

EXERCISE 1

Write briefly, explaining what is meant by "the canons of grammar and composition." Mention some of the reasons why it is important to observe these.

145. Classification. Selling letters may be classified under two heads:

1. Circular (general) letters, including follow-up letters.
   a. To the "trade" in general.
   b. To persons known or unknown to the writer.
2. Personal letters.
   a. To a *particular* person, offering to sell him something.
   b. To a particular person, answering his inquiry about something he wishes to buy, or a reply to an inquiry.

146. The circular letter. A circular selling letter is a form of advertising. In it the seller seeks to interest in the article for sale prospective buyers whom he does not know personally or to whom he has not the time to write personally.

The ineffectiveness of this kind of letter frequently lies in its impersonal character. The one who receives it is not likely to be as warmly interested in its contents as in those of a personal letter. He probably feels that hundreds and perhaps thousands of persons have received similar letters.

Few personal letters, known to be such, are passed unread; but thousands, probably millions, of circular letters find their way to the wastebasket after receiving scarcely a glance. A circular letter should be so written that it will receive at least a little of the attention accorded a personal letter.

Some business firms, taking advantage of the accuracy of duplicating and typewriting machines, prepare circular letters which, in appearance at least, resemble personal letters. There seems to be no sound reason why a circular letter need attempt to appear anything else than what it is. Few business men are likely to be deceived into believing that such a letter is really personal. If it is to have consideration, it must have merit as a circular letter and not because it is a good imitation of a personal letter. The writer of this type of letter who knows his trade can often add what amounts to a personal touch by showing his sympathetic understanding of its needs.

147. Specific directions. A circular letter should be sufficiently broad to reach everybody for whom it was intended and yet personal enough to have individual interest. A letter of this kind should have the following qualities:

1. It should have at the beginning a statement likely to interest the receiver at once.
2. It should mention the strong points of the article for sale.
3. It should be direct and to the point.
4. It should be truthful and, as far as possible, be its own evidence of the truth of its statements.

Generally a circular letter should plainly indicate what the sender wishes the receiver to do. If he is expected to mail an order, a blank form which he can fill out should be inclosed; if it is desired that he should inquire further, he should be shown how to make inquiry easily; if the advertiser wishes the prospective customer to allow an agent to call, the customer should receive a card, upon which is printed such a request for him to sign.

CIRCULAR ANNOUNCEMENT

THE CONTINENTAL CLOTHING HOUSE

Weston St., Milwaukee

SPECIAL INDUCEMENTS FOR CUSTOMERS

December 23, 19—

Dear Sir:

During the month of January we hold our ANNUAL REDUCTION SALE of Winter Overcoats, Men's Furnishing Goods, Hats, and Shoes.

We shall make radical reductions from regular prices that will show you a saving in many cases of from 25 to 50 per cent.

Thursday, December 26,
Friday, December 27,

are set aside for you to make your selections before the sale is advertised in the newspapers, Saturday, December 28.

Our charge customers may take full advantage of this important January sale and have purchases charged to their account, the bill of which will not be rendered until February 1.

Yours very truly,

The Continental Clothing House

P.S. Please present this letter.

148. The personal touch. A circular letter may be addressed to a particular class of customers with whom the sender may claim a certain acquaintance; for instance, the "charge" customers of a firm, customers who are married women, the subscribers to a former issue of stock, etc. A circular letter addressed to such a class may differ much from one sent indiscriminately. It is generally assumed that the receiver will be somewhat pleased and interested if he is made to feel that he belongs to a special class with whom the writer believes it pays to correspond.

Dear Madam:

We desire to express our appreciation of the patronage you have accorded us, and take pleasure in announcing our greatest sale.

Inclosed you will find a circular which will more fully explain the purpose of our great

THIRD OF A CENTURY SALE

We shall use every endeavor to conduct this sale in such a manner that you will be served promptly and without annoyance. We trust you may secure some of the exceptional values we shall offer during the week of June 24–29, 19—.

Very truly yours,

F. S. Bowditch Company

To Students:

Now that the vacation is approaching and you will be homeward bound, why not let Colman's Express Company handle your baggage?

This company maintains delivery service in most college towns as it does here in Greenfield. We know from experience the kind of service that college students wish. A call on our office by telephone or otherwise will mean the prompt collection of your baggage and its delivery at your home address in the shortest possible time. The receipt that is given to you carries with it free insurance up to $50.

Not only does this service mean high-class transportation, safety, and efficiency, but the cost in many cases is considerably less than the charge made for drayage to and from the station. In addition it saves you the annoyance and trouble necessary in locating and making arrangements with draymen as well as the inconvenience of declaring value and checking baggage at a crowded station.

Further information will be gladly furnished by the company's representatives, and a trial this year will convince you that Colman's Express Company's service is not only the most convenient but the safest and most economical method of transporting baggage.

Yours very truly,

J. H. Dawson,

General Traffic Agent

Dear Sir:

For that trip that you are soon to take—your April vacation, the convention, or the summer season—you will need some kind of trunk, lightweight traveling bag, or suit case. It may be that a new hand bag, a leather jewel case, or a set of brushes is what you lack.

We appreciate the patronage that you have given us. Our spring stock has just been opened, and we are glad to extend to you, as one of our customers, an opportunity to have first choice.

Yours very truly,

Grinnell and Sims

149. Miscellaneous uses. The circular letter is also frequently used in making general announcements, such as change of location, dissolution of partnership, change in rate of discount, introduction of a new line of goods, and the like; but in the end such letters are directly or indirectly designed for the purpose of all selling letters,—to keep the seller and his goods in the mind of the possible buyer.

AFTER SEPTEMBER 1, 1921
WE SHALL BE AT OUR NEW STORE IN
QUENTIN SQUARE
JAMES J. LLOYD COMPANY

This announcement is really a kind of circular letter in the form of a card.

150. The follow-up letter. When the cumulative effect of two or more communications relating to the same subject is desired, follow-up letters are used. For example, a publisher may wish to call attention to a certain book. One letter in regard to this may go unheeded by the recipient, but if two or more letters are sent, it is probable that his interest will be aroused.

Only persons of mature knowledge and with broad experience can be expected to write good follow-up letters. In general, the remarks that apply to circular letters apply here, but as a rule each follow-up letter should be in some way more emphatic than the one preceding it; it should refer to and be a natural sequence to the preceding one, and yet should be self-explanatory and complete within itself.

Below are given illustrations of a first circular letter and two follow-up letters:

Dear Sir:

Never have more important problems faced this country than today. It is imperative that every man should become familiar with the economic, social, and political development of our country, and with the conditions which have determined that development. The current problems of the United States should be interpreted in the light of facts, both past and present.

To enable a busy man to familiarize himself with the conditions and problems suggested above, we have recently published "An American History" by Professor D. J. Maxwell, the eminent writer and historian.

Professor Maxwell has treated his subject broadly, fairly, and fearlessly, and with due regard to the present as well as to the past. Cause and effect are clearly shown.

This new work (600 pages) is bound in durable cloth and is fully and artistically illustrated with choice wood engravings and half-tone insets, and is amply supplied with superior maps.

If you wish to examine "An American History" please sign and return to us the inclosed card, and a copy of this book will be sent you, express paid. Price and terms are printed on the card.

Yours truly,

Brown and Company

Dear Sir:

Not having received from you a card in response to our letter of January 3, with reference to Professor Maxwell's "An American History," we venture to inclose an illustrated and descriptive pamphlet which will give you a good idea of the book.

The reader of "An American History" will be prepared for an understanding not only of the periods of discovery and colonization, etc., but of the periods of reconstruction and of the political and industrial development since the Civil War, and an intelligent appreciation of modern politics.

Please note the inclusion of a discussion of such subjects as

The Importance of the Great West and its Development
The Growth of Machine Politics
Civil-Service Reform
Immigration
Growth of "Big" Business
Conservation of National Resources
America and the World War

We urge you to sign and return to us the inclosed card.

Yours truly,

Brown and Company

Dear Sir:

In the New York Sun, issue of January 20, 19—, there appeared the following review of Professor Maxwell's "An American History":

"The author and publishers are to be congratulated upon the appearance of this new history. It is a timely book and is enlivened by the clear, vigorous style so characteristic of Professor Maxwell. The Colonial Period and the Revolutionary War are finished and out of the way before one fourth of the book is consumed. At the close of the Civil War there is nearly one third of the book (200 pages) yet unused. From Bull Run to the fall of Richmond takes only thirty pages. This proportion is maintained. The Reconstruction Period, a subject full of possible controversy, is treated frankly, boldly, and fairly. The rest of the book is devoted to a discussion of present-day problems, — issues like railway regulation, control of trusts, conservation, direct legislation, and corruption in politics. America's part in the World War and subsequent problems are vigorously and clearly set forth. The reader is given a chance to think on live topics and to put the study of history to a practical use."

The Chicago Times, issue of February 1, contains the following:

"If Maxwell's 'An American History' is as widely read as it deserves to be, we shall have a democracy in fact as well as in name. This book has red blood in it."

We believe that a book deserving of such high praise is worthy of a place in the library of every American. Will you not show your interest in this book by mailing today the inclosed card? To do this will cost you nothing and will enable you to judge for yourself as to the merits of Maxwell's "An American History." For terms please read the inclosed card.

Yours truly,

Brown and Company

R

EXERCISE 2

As representative for A. B. Groce and Company, prepare a circular letter with two follow-up letters in which you offer for sale (1) preferred stock of the Whittier Magazine Company at 100, 7% guaranteed, and (2) common stock of the same company at 84, paying the present year 5% on par (100). In your second letter state that since you first wrote, the magazine company has declared a common-stock half-yearly dividend on a $5\frac{1}{2}$ basis. Say that you still have, however, a few shares of common stock at 84, although the price is certain to rise. In your third letter state that no preferred stock will be on the market after the sale of the lot which you hold, as the directors of the magazine company have voted that in future all transfers must be made direct to the company or to present stockholders.

EXERCISE 3

Prepare a circular letter and two follow-up letters, offering for sale house and bungalow lots with lake frontage. In your first letter, describe them with some detail, stating your terms. In your second letter, state that you have sold a certain number since first writing, mentioning at least one buyer of some prominence. In your last letter, offer special terms, giving as your reason that you wish to close out the property quickly and keep within the restrictions to which you bound yourself and which require you to sell only to certain classes of persons.

EXERCISE 4

As representative of your firm, prepare a circular letter with one follow-up letter, in which you offer for sale something about which you have some first-hand knowledge. The following list may suggest something to you: a large dictionary, a popular encyclopedia, furniture sets on terms, "Ready-to-Build" houses, gasoline motor boats, automobiles, weatherproof paints, agricultural machines, kitchen stoves.

EXERCISE 5

NOTE TO INSTRUCTOR. This exercise should be assigned at least two weeks before the date on which it is due.

(1) Select, from magazines, newspapers, catalogues, and the like, one or more (at least three, if possible) interesting advertisements about some article; (2) mount your advertisements on sheets of paper; (3) underline in the advertisements what you consider to be the three strongest selling points; (4) outline the contents of a circular sales letter and two follow-up letters, making each of the three selling points the main idea of a letter; (5) write the three letters; (6) assemble your work and submit it to your instructor.

151. The personal letter. Personal letters are of two kinds: (1) those which are adapted to individuals from circular sales letters; (2) those which are intended for one person only and which would not be suitable for another.

The circular sales letters which have been described in the previous part of this chapter are generally sent broadcast by business houses to regular and prospective customers. The first kind of personal letter which is mentioned is in content substantially like the general circular letter, but it is separately written with a particular person in mind in each instance, and the name and address of the person are given. A small-business man or an agent may have a select few of his customers, to whose attention he wishes to bring some special thing which he has for sale. He sends a personal but formal sales letter. This may precede or follow more personal letters or may supplement the circular letter or other advertising matter. For example, a life-insurance agent may wish to bring to the attention of a few of his acquaintances through the medium of such a letter a certain form of policy in advance of a personal letter or an interview. Similar letters might be written by bond salesmen, brokers, agents for farm products, or anyone who has something special to sell. The following letters are illustrations of this kind of correspondence.

NEW BEDFORD MUTUAL LIFE INSURANCE COMPANY

CHARLES H. JONES, SPECIAL AGENT

176 Congress Street, Boston

August 15, 19—

Mr. Elias M. Wesley
Watertown, Mass.

Dear Sir:

Your age will change on September 10. After that date life insurance will be rated at your age on your next birthday. Do you know that you can make a considerable saving by taking up the matter before September 10? After that date you will be rated at your next age, thirty.

Furthermore, in delaying action you even run a risk much greater than your chance of dying, — the risk of becoming uninsurable. Life-insurance companies rejected, during the past year, one out of every nine applicants. This is eight times the death rate at the age of thirty.

Premiums may be paid annually, semiannually, or quarterly. If it is not convenient for you to pay any portion of the premium just now, I can easily arrange for you to have the benefit of insurance at your present age without immediate cash payment on your part.

While I consider the contract described in the inclosed circular as the one most likely to interest you, I shall be very glad to mail you information regarding other policies if you will return the inclosed card.

My long experience and close association with the Company are at your service.

Very truly yours,

Charles H. Jones,

Special Agent

March 15, 19—

Mr. George M. Henry
Waben, Illinois

My dear Mr. Henry:

All personal property in your possession on April first is taxable for the current year. Have you not on hand a little money that you would like to invest at this time in gilt-edge nontaxable stocks or bonds? We inclose a list of such. Please note that these securities yield a net return ranging from 4 1/2 to 6 per cent, an unusually high rate for investments of this grade.

We have in our possession full information in regard to the securities which we have to offer. This we will gladly put at your disposal.

Please sign the inclosed card and return it to us in the accompanying stamped envelope if you wish one of our salesmen to call on you.

Yours truly,

Patey, Bryant and Company

EXERCISE 6

Outline a letter offering for sale a bicycle (typewriter, automobile, wagon, force pump, or any machine or vehicle with which you are familiar). Following the general directions of your outline, write

1. To a young man who would probably want terms.
2. To a person considerably older than yourself who would probably pay cash.
3. To a second-hand dealer.

EXERCISE 7

You have for sale ten barrels of apples. Write a suitable letter to each of the following, adapting it in each case to the individual. Describe your merchandise and name your price.

1. To a lady, offering her one barrel for home use.
2. To a boarding-house keeper, offering one barrel at a certain figure or five barrels at a lower rate.
3. To a grocer, offering the lot for a lump sum.

EXERCISE 8

You are leaving town and wish to sell the furniture in your room. Write sales letters to the following persons:

1. A young man who has just come to town, and who is likely to furnish a room, offering him the lot on terms.
2. A married man (or woman), offering an opportunity to select what is wanted. Terms cash.

152. Reply to a letter of inquiry. From the point of view of the seller his advertisement has been successful when it leads to an inquiry from some prospective buyer. A letter of inquiry gives the seller the opportunity to write directly to the inquirer, telling him about the article for sale. Of course, not all letters of inquiry are followed by sales; but if the seller fails to make a sale after receiving such a letter, he should remember — like the good sportsman who fails to land a fish — that he has probably left something undone.

153. The letter of reply to a letter of inquiry. 1. The letter of reply must be clear. If the seller fails to answer the inquiries clearly, the sale is probably lost.

2. It must have a fixed point of view. The writer should put himself in the place of the questioner. His letter must not necessarily be one that anybody ought to understand, but *one that the inquirer will understand.*

3. It must be courteous. Every inquirer should be considered worth thoughtful attention. Small orders often precede larger ones.

Conciseness is desirable, but in an answer to a letter of inquiry no necessary detail of explanation should be omitted.

LETTER OF INQUIRY

Houston, Texas
May 15, 19—

The Galveston Motor Company
Galveston, Texas

Gentlemen:

I have been favorably impressed by your advertisement, in the Texas Courier, of a Locomobile, and should like to know whether you would allow my chauffeur to bring the car over here next Saturday on an experimental run. I do not drive a car myself, but should like to see your machine.

You do not mention terms. Is $1500 your best cash price?

Yours truly,
A. A. Clement

EXERCISE 9

Criticize the reply given below to the above letter. Rewrite and improve.

May 16, 19—

Mr. A. A. Clement
Dear Sir:

Your favor to hand and beg to state we have a man of ours who demonstrates our cars to inquiring parties. The car will be run out for two parties who want to buy next Saturday. If you want this bargain you had better see it yourself Saturday as it is liable to go at any time. $1500 is our cash price — no disc't.

Yours respectfully,
J. B. M'Grath

154. Replies to general inquiries. A business man is likely to receive many letters of inquiry about his goods, in which the writers give no clue as to what first induced them to write to him. They may not refer to catalogues, advertisements, or

circular letters, and they may give only the vaguest description of what they want. Such inquirers, however, should be given careful attention.

Below is given such a letter of inquiry with an appropriate answer:

McAlester, Okla.
June 2, 19—

Stoddard-Wright Co.
St. Louis, Mo.

Gentlemen:

I have been told that there is an artificial baseball curver which can be slipped on the finger in some way to help an inexperienced player to learn how to curve a ball. I don't seem to be able to find just what I want in any of our local stores, and I should like to know if you have such a thing for sale.

I have inclosed a stamp for reply.

Yours truly,
Bob Stewart

Note that in the reply the Stoddard-Wright Company have changed *Bob* to the more dignified form, *Robert.*

June 5, 19—

Mr. Robert Stewart
McAlester, Okla.

Dear Sir:

In reply to your letter of June 2, we regret to say that we do not have in stock any such article as you describe. We are informed, however, that there is an artificial baseball curver, patented some years ago, designed to be fastened on the hand, and we have written our New York agent about the matter. On receipt of his reply we shall write you further.

Under a separate cover we have sent you our catalogue of sporting goods. On page 65 you will find marked a mechanical baseball curving machine that may interest you.

Yours truly,
Stoddard-Wright Company

EXERCISE 10

Miss Mary L. Rose (supply address) writes, asking you to send at once, C.O.D., express prepaid, 3 doz. manila-covered, ruled blank books, about $8\frac{1}{2} \times 6\frac{1}{2}$ in., at 80¢ a doz. She promises a later order of 20 doz. at the same terms.

1. Write a reply, accepting offer and saying that you have shipped 3 doz. books.

2. Write a reply, declining terms proposed, but offer to express, prepaid, 23 doz. at $86\frac{1}{2}$¢ a doz.; or 3 doz. at 88¢, f.o.b. Explain carefully why you cannot accept Miss Rose's terms.

155. Criticizing your work. You may think that in business letters of the kind required in Exercise 10, there is small opportunity for attending to the laws of composition. Nevertheless, these laws do apply. Read your letters carefully. Is there anything in either that may properly be omitted? If there is, *unity* is violated. Are your statements well arranged; in other words, have they *coherence*? What point does your last letter emphasize?

EXERCISE 11

Write suitable answers to the following inquiries:

1. A. P. Smith, Three Rivers, Mich., writes your firm, inquiring about Morris chairs. He says rather indefinitely that he wants "two good Morris chairs at a reasonable price." Send him a marked catalogue, recommend two styles of chairs, state that your terms are cash or C.O.D., and that you pay no freight or express charges beyond the state on orders under $50.

2. L. B. Morrill, West Tampa, Fla., writes to the Richardson Piano Company, Mobile, Ala.; he wishes to buy a piano costing about $250 and will pay $50 down and the balance in monthly installments. He gives no references.

3. Pass for criticism to some other student one of the letters that you have written. In examining the letter that you receive for criticism you may refer to the suggestions on pages 203–204.

EXERCISE 12 — *Oral*

Answers to letters of inquiry often call for much care and ingenuity. As an exercise in dealing with such matters be prepared to state orally how you would dispose of the following problems:

1. Inquirer writes so poorly that part of order cannot be deciphered.
2. —— leaves off his address, he uses no letterhead, and his name is not familiar to you.
3. —— fails to describe adequately what he wants.
4. —— quotes impossible selling prices.
5. —— asks credit of a cash firm.
6. —— asks a wholesale firm to sell at retail.
7. —— has overdue account with firm and asks for large consignment. (Firm thinks he is honest.)
8. —— asks that goods be shipped via a route that will charge more than some other route.
9. A comparatively unknown person asks favors that are usually granted only to well-known and excellent customers.

EXERCISE 13

Raymond Potter, Elkins, West Virginia, writes to Ginn and Company, 70 Fifth Avenue, New York City, asking them to send him a copy of Carlyle's "Sartor Resartus," edited by Saintsbury. He incloses $1.10 in payment. Reply as Ginn and Company's representative, explaining that their edition of "Sartor Resartus" is edited by MacMechan and is widely approved. Explain that the mailing price is $1.20 and say you are holding his remittance, awaiting reply.

EXERCISE 14

Miss Olivia Jones (supply address) writes to Hurlbut Brothers, Publishers, Lake Avenue, Chicago, Ill., and requests them to send a list of twelve books suitable for a boys' (or a girls') library. She will pay from one to two dollars apiece for the books.

Reply to her letter, saying that you have sent her your special catalogue. Make out two or more suggestive lists, but say that you

consider your juvenile publications all excellent reading for boys and girls. Take pains to show that you wish to help Miss Jones. One of your agents tells you that she is wealthy and about to endow a large public library in her home town. Remember the points that you must especially emphasize.

EXERCISE 15

Answer the following inquiries:

1. Daniel H. Sparks (supply address) wants your cash quotation on 50 bbl. corn meal, f.o.b., for immediate delivery.

2. (Miss) Katharine A. Crider (supply address) wishes you to send her six damask tablecloths: three 2 × 2 yd. at about $5; three 2 × 3 yd. at about $7. She prefers Scotch weave. Reply that you are sending goods of size specified, at $6.25 and $8.75 respectively, Irish linen, C. O. D., subject to examination. Speak favorably of the tablecloths you send.

EXERCISE 16

C. E. Eaton, Almeda Company, ——, writes the Whiting Lumber Company, ——, asking if they will ship the following, f.o.b., on 60 days' acceptance:

3 carloads No. 2 Cedar Shingles, $5.60 per M
1 carload No. 1 Redwood Shingles, $8.10 per M

He also asks, on same terms, quotation on 30 thousand $\frac{3}{4}$-inch whitewood boards, planed and matched for ceiling, September delivery.

Write a reply, accepting order for cedar shingles; quote $8.15 per M on redwood shingles No. 1, but offer redwood shingles No. 2 at $5.75 per M; quote whitewood at $75. Explain why you cannot offer more than 30 days.

EXERCISE 17

H. A. Slade (supply address), a regular customer of the firm, writes to Saville, Kent & Co., Whiting, Ind., for quotations on immediate shipment of the following:

10 bbl. King William Flour
10 bbl. Golden Best Corn Meal
30 doz. Gilroy Ginger Ale (1-pt. bottles)
5 bbl. Good Eating Apples
3 cases Navel Oranges
3 bunches Half-ripe Bananas

Write a reply.

EXERCISE 18

C. H. Flanders, Hayes Center, Nebr., writes the Mitchell Furniture Company, South Ottawa, Nebr., that he wishes a sectional bookcase for his sitting room. His letter is very indefinite, mentioning no approximate price or style of case preferred. Answer the letter. Do not forget your catalogue.

EXERCISE 19

1. Write a letter to John A. Savage & Co. (complete the address), asking them to find you a house with requirements as follows:

Furnished house for month of September, near water, electrics, and steam cars; good fishing, bathing, and boating; all conveniences. Price, $75.

2. Pass the letter you wrote in 1 to some other student and write for John A. Savage & Co. a reply to the letter you have received in the exchange.

EXERCISE 20

1. Write a letter to A. Stinson & Co. (complete the address), asking for information about the advertisement given below. If you are not sure what a "filler" is, say so in your letter. Ask if a spring mattress goes with the bed, and if it does not, ask what is the price of a suitable mattress. Make any inquiries you think necessary about payment, shipment, etc.

BRASS BED. Regular price, $45. With 2-inch pillars and seven ¾-inch fillers, extra heavy throughout, head stands 63½ in. Price, $36.50.

2. Write a letter to the same firm, asking for more information about the table described below. Ask about the size of the table, the number of extra leaves, and add any other questions you would like to have answered.

SOLID MAHOGANY dining table, heavy pedestal base in dull or polished finish. Price, $120.

EXERCISE 21

Write one of the following:

1. A letter of inquiry about furniture you would like to buy for your own room.

2. A letter of inquiry about buying a new typewriter. You have a —— machine, which you would like to have go toward paying for the new one, and you wish to pay the balance of cost in installments.

3. A letter of inquiry about a sewing machine that you have seen advertised in a catalogue. Ask to have the machine sent on approval. Inquire if there is a cash discount from the price quoted, $48.

EXERCISE 22

Write a reply to your letter under Exercise 20, paragraph 1, or exchange your letter for the one written by some other student and answer his letter.

156. The personal touch. So many persons write to a firm and ask practically the same questions, that the same form of letter will often answer adequately inquiries from many sources. Such a letter is called a *form* letter. It is a great timesaver, but it needs to be used with caution. At best it bears to a real personal letter about the same relation that dialogue committed to memory does to actual conversation. Some persons resent a reply that does not seem directed to them specially. A really personal touch may be given by writing a short letter to the inquirer, stating that his letter has been received and inclosing the regular circular answer which gives all the necessary information.

For example, the following is a circular reply sent out by the A. S. Boyle Company to thousands of inquirers:

1908 W. 8th Street
Cincinnati, Ohio
October 8, 19—

Mr. George Sweet
New Albany, Ind.

Dear Sir:

In reply to your recent request we mail you under separate cover our book "Beautiful Floors — their Finish and Care," which contains expert advice on the finish and care of floors, furniture, and interior woodwork, — a book to read and keep for future reference.

The book gives the only satisfactory answer to the perplexing question, How shall I finish and care best for my floors?

OLD ENGLISH FLOOR WAX is a little better than other waxes — that is why it is the "Quality" Wax. It gives a rich, subdued luster, is transparent, and accentuates the grain of either natural or stained wood. It is equally suitable for the finest inlaid hardwood floors or for plain pine floors, and is also the most satisfactory finish for furniture and interior woodwork.

Furthermore, this finish is the most sanitary, as dust and dirt will not adhere to it. In addition, it does not show heel-marks or scratches or become soft and sticky in warm weather. A floor finished with OLD ENGLISH FLOOR WAX presents the most handsome appearance with the least expenditure of money, time, and labor.

The principal dealers in paints carry a stock of our finishes, but if the dealer you prefer to buy from does not, and will not order for you, we refer you to

W. J. Edmands, 221 Mt. Austin St., your city
Moore & Bradley, 138 Brattle St., your city
Phillips Hardware Co., your city

and also the inclosed list of dealers in Boston, who carry a stock of our finishes. We trust that you will favor one of them with your order.

Any special information that you desire in regard to your particular floors we shall be pleased to give you.

Yours truly,
A. S. Boyle Company

If the writer wishes to give his answer a personal touch, he may omit the date, complimentary address, and salutation, and send the circular with some such brief letter as the following:

Mr. George Sweet
New Albany, Ind.

Dear Sir:

We have much pleasure in answering your inquiry of October 3, and inclose a circular giving some of the strong points of our English Floor Wax. As stated in the circular letter, we are also sending you our book "Beautiful Floors," which we know you will find helpful.

Yours very truly,
A. S. Boyle Company

Such a letter really adds little or no information not in the circular, but it is one of those very little courtesies which often induce the hesitating buyer to send in an order.

EXERCISE 23

Prepare a circular letter that is likely to answer most inquiries about a summer cottage you have for rent.

EXERCISE 24

Prepare a circular letter as an answer to inquiries concerning one of the following:

1. One of your textbooks.
2. A typewriter.
3. A schoolroom desk.

EXERCISE 25

Write a personal letter to accompany, in a particular instance, the letter you have prepared in Exercise 23.

157. Acknowledging receipt of an order. It is sometimes desirable to acknowledge receipt of an order, especially when it will take some time to prepare the shipment. Some firms acknowledge every order immediately, on the ground that it makes the buyer feel sure that his request is being attended to promptly. It is also a courteous way of making the small buyer realize that the seller appreciates small orders as well as large ones.

A LETTER OF ACKNOWLEDGMENT

(Modified block style)

JOHN SHERWIN, President WILLIAM SHERWIN, Treasurer

THE SHERWIN NORTHFIELD COMPANY
North Michigan Avenue
Chicago, Illinois

March 5, 19—

Dear Mr. Shaw:

It gives us great pleasure to be allowed to place your name on our books as one of our regular charge customers. To facilitate the delivery of merchandise when you are patronizing our store, we are inclosing a shopping coin.

We trust that as the months and years of our acquaintance go by, you may find satisfaction at all times, not only with the quality of our merchandise but also with the service we hope to render. We believe that you will find shopping at our stores a source of pleasure and profit.

Our bills are rendered the first of every month, and we prefer that settlement be made within ten days.

We anticipate a liberal share of your patronage.

Yours truly,

THE SHERWIN NORTHFIELD COMPANY

Leander J. Crowe

Sec. Committee of Accounts

LJC/VRW

Mr. James L. Shaw
20 Gray Avenue
Chicago, Illinois

Acknowledgment of an Order

11-15 Allen St.
New Orleans, La.
March 16, 19—

Messrs. Jordan, Outlaw & Co.
1931 Commercial St.
Atlanta, Ga.

Gentlemen:

It gives us pleasure to acknowledge the receipt of your order of March 15. We will send you an invoice at time of shipment on or about March 21.

Yours truly,

Smith, Clarke & Co.

The Complete Correspondence in a Business Transaction

Pawtucket, R.I.
April 8, 19—

M. F. Nye and Company
224 West 32d Street
New York, N.Y.

Gentlemen:

We are in the market for the following material:

500 Contractor's Shovels
500 Pickaxes
150 Heavy Rakes
250 Heavy Hoes

Please quote us your lowest price on the above, and also tell us when you could make shipment if an order should be placed with your firm.

An early reply will greatly oblige us.

Yours very truly,

M. M. Osgood Company
by *K. E. Robinson*
Manager

Note. When a firm thinks it is not well known to the seller, it may properly make reference to its method of payment.

New York, N.Y.
April 10, 19—

M. M. Osgood Company
Pawtucket, R.I.

Gentlemen:

In reply to your inquiry of April 8, asking for quotation on shovels etc., we are pleased to quote you the following discounts from our price list:

Shovels, 50 and 5% (in lots of 500)
Pickaxes, 50 and 5% (in lots of 500)
Heavy Rakes, 60%
Heavy Hoes, 50 and 2 1/2%

These goods are A1 quality, and we know they will give you the best of satisfaction. As we have a large stock at this time, we could make immediate shipment.

We hope that we shall be favored with your order, which we assure you will be given our best attention.

Yours very truly,
M. F. Nye and Company
by *Frank James*
Sales Manager

NOTE. M. F. Nye and Company having mentioned no terms, it is understood that the transaction is on a cash basis.

Pawtucket, R.I.
April 13, 19—

M. F. Nye and Company
224 West 32d Street
New York, N.Y.

Gentlemen:

We hereby accept prices as quoted in your letter of April 10, and would ask that you enter our order as listed in our communication of April 8, shipment to be made at once.

Yours very truly,
M. M. Osgood Company
by *K. E. Robinson*
Manager

EXERCISE 26

Mrs. R. B. Codman writes to E. J. McDougall & Brothers for 3 pr. of Irish point curtains, size 2 yd. × 30 in. She expects to pay about $15 a pair. As a representative of E. J. McDougall & Brothers write to Mrs. Codman, telling her that you have forwarded the curtains and quoting the price as $13.80 a pair.

EXERCISE 27

In accordance with the inquiry of Mrs. Codman in Exercise 26, write a letter in which you say that you have Irish point curtains 2 1/2 yds. × 30 in. at a special marked-down figure of $13.95. Explain that these are your regular $15 curtains, and ask Mrs. Codman to reply at once, as you have laid aside from the sale 3 pr. of curtains, awaiting her advice.

EXERCISE 28

Prepare a circular letter for charge customers, notifying them of an advance sale of hand-painted china, which will be advertised more generally later.

EXERCISE 29

Write a circular letter informing your regular patrons that during July and August you will do typewriting and duplicating at reduced rates. Quote your terms.

EXERCISE 30

A customer is dissatisfied with a piano which he bought of Vardmann and Company. He has partly paid for the instrument on the installment plan and now wishes to return it and get his money back. Offer to take back the piano and to allow him to credit the money he has already paid in as part payment on any instrument he may select from your stock.

EXERCISE 31

Write to the John B. Anthony Company, which does a general mail-order business, asking the firm to buy advertising space in your school paper. Advance arguments which you think will show that your proposition is likely to be a paying one for the advertiser. Quote your terms.

EXERCISE 32

As representative of Jacob Walker and Sons, dealers in athletic and sporting goods, prepare a circular letter to be sent to managers of school athletic teams, asking them for their patronage. Hold out some special inducements, such as 10 per cent off to members of athletic associations, or 5 per cent off on orders of $15 or more.

EXERCISE 33

The director of a school festival, Mrs. L. C. Baker, wishes to place with M. Wetherill and Company, candy manufacturers, a considerable order for high-grade candies, but asks them to quote a very low price. She justifies her request on the ground that the candies will receive a great deal of free advertising at the festival. Write what you consider a suitable reply.

EXERCISE 34

H. B. Compton has placed with your firm an order for 1 keg wire shingle nails, to be forwarded by express. A. J. Woodward has given you an order for 50 kegs wire shingle nails, 10 kegs tenpenny nails, 3000 lb. barbed fencing wire, and 100 lb. wire staples, to be sent by freight. In each instance write what you consider a suitable reply, stating that the order has been filled and inclosing an invoice.

158. Personal salesmanship. In the selling end of business there is a constant demand for the exercise of a person's utmost abilities, whether he is selling by letter, by advertisement, or by word of mouth. Whole volumes have been written on the art of oral salesmanship and on the necessity for correctly approaching a possible customer. Obviously it is desirable that a salesman should be pleasing in his address. This includes correctness of speech as well as correctness of dress and manners. It is of the highest importance that in describing anything that is to be sold, whether a bond or a piece of calico, the salesman should make a straightforward, unequivocal statement in regard to it. The use of good English in salesmanship, as in every other walk in life, is an evidence of good breeding, which is universally respected.

Before undertaking the exercises which follow, the class should discuss the qualities which they believe are required of a good salesman. It should be kept in mind also that the making of a sale may be thought of as made up of three parts: (1) the approach, or meeting of the customer; (2) the presentation of the article to be sold; (3) the conclusion of the sale.

EXERCISE 35

1. Describe a successful salesperson of whom you have bought merchandise. Mention some qualities which made him successful.

2. Describe an unsuccessful salesperson, etc. as in 1.

3. Why is it necessary to be fully informed in regard to whatever you are selling?

4. Is it good policy to force a sale regardless of whether or not you have just the sort of merchandise which you think your customer requires? Give reasons for your opinion.

5. What is meant by *caveat emptor*? Is this policy put into general practice? Mention an instance or two of its enforcement; of its nonenforcement.

6. Should the mood of a customer make any difference in the attitude of the salesperson? Why? Illustrate your answer by an example.

7. Explain how a salesperson should deal with a customer who is seemingly indifferent to making a purchase; who is slow to make up his mind; who is nervous; who is in a hurry; who is given to the use of slang; who doesn't know what he wants; who "knows it all."

8. Mention three selling points about each of the following:

1. An automobile.
2. A well-known cereal.
3. A necktie.
4. A suit of clothes.
5. A pair of shoes.
6. A cake of laundry soap.
7. A fountain pen.
8. A fishing rod.
9. A rug.
10. A schoolbook.
11. A hockey stick.
12. A sweater.
13. A camera.

9. What part of speech is used in describing merchandise? Make lists of four for each of the following articles:

1. A pair of roller skates.
2. A pair of ice skates.
3. A linen towel.
4. A football.
5. A silk dress.
6. A set of dishes.
7. A bicycle.
8. A can of salmon.
9. An overcoat.
10. A pair of eyeglasses.

10. What is meant by "overproving your case"? Illustrate.

11. What is meant by "diplomacy" as applied to making a sale?

12. What should a salesperson do if a customer who is seemingly anxious to buy hesitates between two articles? Mention a number of qualities of good salesmanship which come into play here.

13. Give some of the arguments which should be made by a salesperson to a customer under the following conditions:

1. To one who is doubtful with regard to buying a bond because he is skeptical about its being a safe investment.

2. To a person who hesitates about taking out a life-insurance policy because he thinks he is likely to live a long time and can invest his money to better advantage.

3. To one who is afraid the suit won't wear well.

4. To one who fears that the dress will go out of style.

14. What are some of the results to a merchant who applies the saying "Honesty is the best policy"?

15. Give examples of expressions which may properly be used when concluding a sale.

CHAPTER X

THE FORM LETTER

There is no substitute for thinking, but there is a great deal of routine business that can be disposed of with little original thought if it is prepared for in advance. For example, a large public-service corporation receives every month dozens of small checks which are for various reasons inaccurate. The mistakes can be classified thus:

1. Check is not signed.
2. Check is not indorsed.
3. Inclosed statement and check do not correspond.
4. Check is not inclosed with statement.

It is unnecessary to dictate a personal letter to one who has made an error of the kind noted above. Therefore the corporation has a printed form, which, with the aid of a rubber stamp, serves to give due notice with a minimum of time and thought.

The form below illustrates the method of procedure:

EASTERN TELEPHONE AND TELEGRAPH COMPANY
Cashier's Office
245 STATE STREET, NEW YORK CITY

The check in connection with your account for telephone No.___ is returned herewith for the reason indicated (X).

Signature omitted	Not made out to this company
Indorsement omitted X	Dated in advance

_____(Other reason indicated here)

A bank sometimes finds at the close of the day's business that certain of its depositors have overdrawn their accounts. To such depositors the bank may send this form:

William C. Howland, President — N. S. Farnham, Treasurer

MERRIMAC TRUST COMPANY

Hampton, Oregon

Valuables stored at moderate rates

Safe deposit vaults Boxes, $5 and upwards

_____

_____

_____

_____

Our records at the close of the day show that your account appears to be overdrawn $_____.

Please deposit a sum sufficient to cover this amount. If you are unable to make your account agree with these figures, please communicate with us promptly, as it is important that any difference in records between us be corrected at once.

Yours very truly,

N. S. Farnham, Treasurer

Banking hours, 8 A.M. to 2 P.M.
Vaults open, 8 A.M. to 2 P.M.
Hours on Saturday, 8 A.M. to 12 Noon.

Printed forms similar to those shown above may be used to save a vast amount of time. Sometimes it is best to send a typewritten copy of a form letter, with the name and address of its recipient filled in and other changes and additions made, to give the communication a personal touch.

Furthermore, much correspondence relating to even so vital a matter as sales may be effectively carried on by the form

letter. For example, a well-known paint firm is constantly receiving inquiries about the price of paints. Most of these inquiries are adequately answered by a copy of the following form letter, filled in to meet the particular inquiry:

HALLIDAY PAINT COMPANY

Chattanooga, Tenn.

_____ 19—

_____

_____

_____

Dear Sir:

In answer to your inquiry of _____, we take pleasure in quoting you the following prices on paints, f.o.b.

_____

_____

_____

We wish to call your attention to the fact that our present prices are subject to fluctuation, the tendency of the whole market being decidedly upward. Since there is no present indication of a fall in prices, we recommend that you order as soon as possible the quantities which will be likely to meet your demands for some time.

Yours truly,

159. Adaptation of form letters. Some firms have developed the form letter to cover what appears to be strictly personal correspondence. The department manager, or whoever is responsible for answering the mail, indicates, by some form of notation at the top of the correspondent's letter, the particular form letter that will meet the situation. An intelligent typist can adapt this form to meet the case. Collection departments have worked out the whole system with great detail, so that

the letters of a series require almost nothing but the filling in of dates and addresses.

160. Caution. Form letters are not an unmitigated blessing. They tend to put correspondence into a rut and remove the fine personal touch. So dangerous is it to reduce letter-writing to routine that some firms even forbid the use of form letters in their correspondence. But, as with most things, it is the abuse and not the use of form letters that is injurious. In deciding whether or not to use such letters, one should balance the time saved against the importance of the message. There is no doubt that the personal letter, with its intimate touches, is the more effective communication of the two, but the fact is that in very many instances the form letter does meet all the requirements of a situation. Where such a situation is multiplied a hundred or even a thousand times, the form saves expense. Since the cost of a business letter today is never less than fifteen cents, and is often nearer twenty-five cents, such a saving is important. Furthermore, where a firm has to make anywhere from a hundred to a thousand similar replies in a limited time, the situation frequently compels them either to use a form letter or to leave the inquiries unanswered.

Nevertheless, the personal touch is so valuable that means have been found to introduce it into form letters. For example, the letter on page 274 may be given an intimate tone by the addition of the following paragraph. This paragraph is itself a form:

"We observe from your letter that you are making no inquiries about raw oil, which you have always handled extensively. We have in stock a considerable quantity of the best grade of raw linseed oil, and can quote you this at $24.34 per gal., f.o.b. As this price will hold only until July 5, when there will be a sharp advance, we believe that our quotation will interest you."

161. Use of the form letter. The following are some of the instances in which form letters may be used:

1. Forms to be filled out by prospective employees, by persons asking for credit, by persons seeking insurance, by persons wishing to ship goods, by persons applying for various kinds of permits, passports, or licenses.
2. Form letters to be sent as replies to complaints.
3. Form letters to be sent as answers to requests for information.

ANSWER TO AN INQUIRY

THE COLLEGE OF BUSINESS ADMINISTRATION
OF THE NATIONAL UNIVERSITY

Washington, D.C.

September 1, 19—

Professor William A. White
Powers Institute
Oakland, Utah

My dear Professor White:

I have received your letter of August 29, in which you asked me to state specifically the purpose of instruction in this college. I may say in brief that the College of Business Administration is intended to aid students in preparing for executive positions in any kind of business. Its course will be found particularly helpful to young men who plan to become managers of commercial or manufacturing establishments.

To quote from our catalogue:

> The course prepares directly for accountancy, domestic and foreign commerce, banking, insurance, journalism, advertising, salesmanship, correspondence and secretarial positions, and transportation. It also prepares for the teaching of commercial subjects and for the national service, especially in the Treasury Department, the Department of Commerce, and the Consular and Diplomatic Service.

I am sending you copies of our catalogues and shall be glad to give you additional information.

Yours very truly,

Everett W. Jones,

Dean

EWJ-EN

EXERCISE 1

1. Prepare a form letter to be filled out by a student who has been absent from school.

2. Prepare a form letter to be filled out by a student who wishes to be excused from school for the rest of the day.

EXERCISE 2

Prepare a form to be filled out by you and presented to your teacher as a receipt for the textbooks lent to you by the school.

EXERCISE 3

Prepare form letters as follows:

1. For those who write asking for descriptive catalogues of the farm implements handled by Brown & Company, Box 1176, Chicago, Illinois.

2. A letter to be sent to teachers who write asking that a copy of Chadwick's "Business Arithmetic" be sent them for examination. Politely grant the request and describe briefly what you consider the strong features of the book in question. Quote the price per copy.

3. A letter acknowledging the receipt of an order for goods. Say that the order will be filled promptly, goods to be sent by parcel post. Mention method of payment.

4. A letter sent in response to a complaint because of a delay in the receipt of goods ordered. Give reason for the delay; for example, a holiday rush of orders, freight congestion, or delay in manufacture due to breakdown of machinery.

EXERCISE 4

Make a list of ten blank forms commonly used in business; as, receipt, note, invoice, etc.

CHAPTER XI

THE LETTER OF INTRODUCTION AND THE LETTER OF RECOMMENDATION

THE LETTER OF INTRODUCTION

A letter of introduction is a letter given to a person for the purpose of making him acquainted with someone who is personally known to the writer. It may take the place of a personal introduction. It should seldom be addressed to any person not well known to the writer.

162. Classification. Letters of introduction may be divided into two classes: general and special.

SPECIMEN OF GENERAL LETTER

Lafayette, La.
July 10, 19—

Mr. Thomas F. Allen, Secretary
The Provident Life Insurance Company
Chicago, Ill.

Dear Mr. Allen:

This will introduce to you the bearer, Mr. K. Cuttenden, who will be in your city for some time. Mr. Cuttenden, having come originally from Illinois, feels that he would like to engage in business in his own state and is visiting Chicago for that purpose.

He is a young man who has made many strong social and business acquaintances in the South, and we feel that his going away is a distinct loss to us.

I am sure Mr. Cuttenden will appreciate any opportunities that you may give him to become acquainted with the business men and business conditions of your vicinity.

Yours very truly,

Robert R. Krantz

A *general letter* merely makes some statements that will enable the receiver to know who the bearer is. It does not necessarily indorse his ability, character, or financial standing, but of course it is not supposed to introduce a person whose acquaintanceship is likely to prove injurious or obnoxious.

EXERCISE 1 — *Oral*

Have you any criticism to make of the following letter? Mr. Gately has known Mr. Gill for only six months.

Readville, Wisconsin
November 13, 19—

Mr. James B. Cushman
Boston, Mass.

Dear Mr. Cushman:

Mr. George Gill, the bearer of this letter, is visiting Boston to purchase a full line of spring and summer goods for his men's furnishings store.

Mr. Gill is known to me as a man of keen business ability and of unquestioned standing in our community. His paper is freely accepted in the local banks, and he will incur no obligations that he cannot easily meet.

Yours truly,
Abel P. Gately

EXERCISE 2

Rewrite the letter in Exercise 1 without unreservedly indorsing Mr. Gill's financial standing.

EXERCISE 3

Mr. L. E. Allen is going to Ohio to introduce a new line of teas and coffees. Write a general letter that will favorably introduce him to business men in that state.

EXERCISE 4

Mr. Henry H. Dillingham has been advised on account of his ill health to live permanently in the Canadian Northwest.

Write a letter to Mr. Herbert L. Reading, a former acquaintance of yours, now a prominent grain merchant in Winnipeg, Manitoba. Ask him to assist Mr. Dillingham in finding a position where he will not be overworked or too much confined.

EXERCISE 5

You are just graduating from high school and think you would like to be connected with the South American trade, as you have a good knowledge of Spanish. Mr. John E. Morrison, a retired business man of your town, was formerly in the Argentine lumber trade and lived for some years in Buenos Aires. He is well known to your father and to you. Write the kind of letter you would expect to receive from him, addressing it to the firm with which he was previously connected, Hancock & Harding, Lumber Merchants (Shippers), Portland, Maine.

EXERCISE 6

Miss Elizabeth Moore is leaving town to live with her aunt in Springfield. Miss Moore is twenty years of age, a grammar-school and high-school graduate, and has had two years' experience as a bookkeeper and one year as a stenographer. Write a letter to John D. Hartwell, Esquire, a well-known attorney of Springfield, asking him to assist her in finding a position.

EXERCISE 7

Frank J. McCoy, a young man of twenty-one, has worked all his life on his father's farm. He is of more than average ability and intelligence and has a good common-school education. He has also a fair knowledge of scientific farming gained from diligent reading. Having decided to fit himself as an expert on fertilizers and the rotation of crops, he thinks he would find opportunity if he could get a position on a state agricultural farm. Write a letter to Eliot R. Parker, president of the Agricultural College of the state of ——, asking him to talk with Mr. McCoy and help him as seems best.

163. The special letter of introduction. ***A special letter of introduction, sometimes called a letter of indorsement, is more definite than a general letter of introduction.*** It usually includes a statement about the financial standing of the person introduced, and requires care, for the writer is in some way guaranteeing future, often financial, transactions of the person whom he introduces. Such a letter may be mailed or given to the bearer.

The following letters will serve as examples:

New Orleans, La.
January 8, 19—

Mr. John McCabe
Superintendent of Merchandise
Creedon and Company
Morgan City, La.

Dear Sir:

The bearer of this letter, Mr. Bernard J. Morse, is a patron of our bank and is personally known to me as a business man of excellent reputation.

I am sure that you will enjoy doing business with him and that he will appreciate an introduction to the hardware dealers of your city.

Yours truly,

Lindell J. Hammond

Wayne, Pa.
July 30, 19—

Supt. Elmer S. Childs
Transportation Department
Central Division, B. & L. R. R.
Baltimore, Md.

Dear Sir:

Mr. Frank McFarland, the bearer of this letter, has been appointed by the Executive Department of Wayne to investigate the urban and suburban passenger transportation system of Baltimore. He will lay his report before the transit commission of Walker County and adjoining counties.

Knowing your wide acquaintance among the officials of the electric and steam railways of Maryland, I am sure you can greatly assist Mr. McFarland in his work by introducing him to men whom you think able to furnish him with the kind of information he needs.

I have deposited $5000 in the Shawmut Exchange Bank, subject to his check. He will be glad to have you identify him at the bank.

Yours very truly,

Milton S. Remick

Assistant City Treasurer

EXERCISE 8 — *Oral*

Be prepared to show how unity and emphasis apply particularly to the letter of introduction. As a rule, what is the general idea that is to be developed by a letter of this kind? What idea is emphasized in the letter above?

EXERCISE 9

John J. Hayes, a young man well known to you, wishes to open a laundry in your town. Write a letter to Mr. Monroe Y. Mason, a former friend of yours, who owns a large laundry in the state capital. Ask him to give Mr. Hayes some insight into the working of up-to-date laundry machinery. Do not indorse Mr. Hayes's financial standing, but speak well of his ability and character.

EXERCISE 10

Mrs. Maurice Macaulay is to spend the winter in Carolsville. Mrs. Macaulay is an organist, and having heard that there is a fine pipe organ in the First Presbyterian Church in Carolsville, she wishes you to ask the pastor of the church, the Reverend R. J. MacLeod, to allow her to use the organ. Mr. MacLeod is not very well known to you, but is a graduate of the same high school as yourself and was formerly a resident of your town. Write the letter.

EXERCISE 11

Mr. and Mrs. Matthew J. Lane wish to see the machinery of a large gas plant. Write a letter to Superintendent M. C. Holman, of the Caledonia Gas Company, asking him to permit Mr. and Mrs. Lane to visit his gas plant. Speak highly of the plant of the Company.

EXERCISE 12

James P. Beatty will be in Sunbury, S.C., during May. He is an enthusiastic golf player. Write a letter introducing him to Mr. Samuel S. Chase, secretary of the Sunbury Golf Club.

EXERCISE 13

Miss Eva Milligan, a milliner in your town, wishes to engage in business in a large city. Write a letter to a reliable real-estate broker, asking him to assist her in finding a suitable location.

EXERCISE 14

Miss Marion Noyes is going to Chicago for a few weeks to prepare a paper to read before an educational society. She asks you to write her a letter introducing her to the librarian of The University of Chicago.

EXERCISE 15

Write a letter to George A. Littlefield, Superintendent of Schools, Fulton, in the state of ——, asking him to assist Mr. Edward Walcott, a recent graduate of a normal school in your state, to obtain a position as teacher. Give reasons why Mr. Walcott wishes to go to that particular state.

In writing the letter consider some of the following points:

Your intimacy with Mr. Littlefield.
Your knowledge of Mr. Walcott's training.
Mr. Walcott's personality.

THE LETTER OF RECOMMENDATION

164. A valuable study. A person just entering business is not likely to have occasion to write a letter of recommendation, but a study of its forms comes naturally after the letter of introduction. Furthermore, by learning just what a letter of recommendation ought to contain, a student will be able to tell whether he has a right to one that is likely to help him in securing a position.

Nobody should ask you for a letter of recommendation, or write one, simply because of acquaintanceship. It does not follow because you know a man of influence that you have a right to ask him for such a letter. On the other hand, do not place too much reliance on a letter written by some unimportant person of whom your prospective employer probably knows nothing. Indeed, in this country, recommendations can be obtained too easily. It has been well said that if men could only live up to their recommendations, there would be few failures in life.

165. Classification. Letters of recommendation, like letters of introduction, are of two kinds, general and special.

166. Essentials. The best kind of written recommendation is one sent by a person who knows the applicant, in reply to an inquiry from the applicant's prospective employer. Such a letter does not pass through the applicant's hands and may be supposed to tell the whole truth about him, even if all the statements are not in his favor.

But many business men like to have some preliminary knowledge of what others think of the applicant; therefore it is customary to have what is known as the open or general letter of recommendation, a copy of which may accompany the letter of application.

A letter of recommendation, to be effective, should be definite. The writer should speak of what the applicant has actually done, and, if possible, only of what the writer knows personally about him. Vague generalities should be avoided. Compare the two statements following:

1. Mr. Ross is a bright, hard-working young man, if one may judge by four years' acquaintance with him. As railway delivery clerk for our company he has had to get up every morning at four o'clock and work until eight thirty, delivering packages of papers at the stations along the railway. He has done this to help his mother, who is a widow, but he has also been able to graduate creditably from the high school. You may be interested in knowing that he has saved $125 and given it to me to invest for him.

2. Mr. Ross is a bright, energetic young man, who is willing to work hard and who has naturally a saving disposition.

The letter should leave no doubt as to the character of the applicant. An omission or a dubious statement on this point is almost certain to prevent a favorable consideration of his application.

167. Illustrative forms. The following are specimen letters of recommendation:

ANSWERING AN INQUIRY ABOUT AN APPLICANT

May 24, 19—

Mr. L. H. Morgan, Superintendent
The Winter Wear Company
Morristown, N. Dak.

Dear Sir:

It gives me much pleasure to answer your inquiry of May 20, relative to Mr. George L. Sears.

Mr. Sears worked in our shipping department afternoons after school for three years, and during the past year he has been in our receiving department.

I am able to say that you will find him a hard and willing worker, and I may add that in whatever he undertakes he uses his brains. He has invented what is, I think, a unique but simple and effective method of checking goods in our somewhat complicated receiving department. This system has saved us much time and money.

The firm will be sorry to lose him, but as he wishes to try a larger field we are glad to recommend him to you unreservedly as to character and ability.

Yours very truly,

Herbert L. Heard

GENERAL RECOMMENDATION

June 8, 19—

To Whom it may Concern:

Mr. James L. Keating graduated from this school in June, 1911. His diploma indicates that he has completed to our satisfaction the regular courses in commercial English, the elements of commercial law, commercial arithmetic, bookkeeping, stenography, and typewriting, as outlined in our catalogue.

After graduating, Mr. Keating remained with us a year and made a special study of typewriting and stenography. He is familiar with the mechanism of every standard machine and can write rapidly. He understands thoroughly the Pitman and Gregg systems of shorthand. He is not a mechanical note-taker, but understands the science of stenography, and with his knowledge of English is an expert amanuensis.

During his last year with us he acted as assistant instructor in the advanced classes in typewriting and stenography. We have found him diligent, capable, and a thorough gentleman.

We cordially recommend him to anyone who is looking for a young man who is willing and able to prove his worth.

Respectfully submitted,

Judson B. Hurley,

Principal

168. A personal matter. It may be stimulating to the student to consider the kind of recommendation that is due him from his school or his employer. A letter that can truthfully state only the vaguest generalities is not likely to carry much weight. Nearly everyone has particular qualities worthy of special commendation. Even in a general letter of recommendation such qualities should be mentioned.

EXERCISE 16

Comment on the value of the general letter of recommendation given below. How much does it really say about Miss Manning? Make a list of the facts commented on, and a list of the points omitted that you might reasonably expect to be mentioned.

It may be worth your while to consider whether you are entitled to a letter that is as good as this or better.

Miss Sarah L. Manning, the bearer of this letter, has been in our employment during the past six months as a stenographer and typewriter.

She is a graduate of the Broadman Grammar School and of the commercial department of the Cox high school, and brought us recommendations from both institutions. As you no doubt know, Mr. Codman, the principal of the high school, is very conservative in what he says about his graduates, and tries to see that his recommendations mean something.

Miss Manning is a bright young woman of pleasing personality and excellent manners. We are glad to be able to give her this recommendation and to have her use our name as a reference.

Harrington & Lawson,
by *George P. Delmar*

A letter of recommendation should indicate clearly who the writer is. If this information does not appear in the letterhead or in the body of the letter, it may be placed after the signature.

John L. Albert
Chairman of the History Department
of Winona College

A Letter of Recommendation in Answer to an Inquiry

SAMPSON, PAGE, AND COMPANY
BANKERS

Butte, Montana, January 15, 19—

Mr. James A. Warton,
Helena, Montana.

Dear Mr. Warton:

It gives me pleasure to answer your inquiry of January 4 relative to the business qualifications of Earle R. Sweet.

Mr. Sweet was employed for three years in our accounting department, coming to us direct from the Massachusetts School of Accounting. He had practically no business experience when he joined our staff and had at first considerable difficulty in meeting our requirements for accuracy and rapidity. In fact, at one time it was necessary to appoint one of our older men to oversee his work.

However, he showed commendable persistence in making his services more valuable. He was always somewhat slow, but his dependability in intention was always unquestioned, and in his third year his ability was such that he directed our bookkeeping department during the six months' absence of our head accountant.

I am credibly informed that his present employers consider him an exceedingly valuable man.

Yours truly,

Henry G. Lowney,

Chief Accountant

A LETTER OF RECOMMENDATION

THAYER, WILLIAMS, AND CHANDLER
QUEEN COTTON BATTING
BRIDGEPORT, PENNA.

June 10, 19—

Mr. Ogden Wheelock has been known to me personally for a long time, and I have had an opportunity to observe closely his personality and his work.

He is a well-trained college man who has used his eyes and ears to advantage. His family connections have given him an opportunity to associate with men and women of ideas, and he has seen clearly for a long time the vocational needs of the Eastern states, particularly those of Pennsylvania. He is democratic, likable, and well accustomed to meeting influential men in business and political circles.

Before entering business he had considerable experience as an instructor in schools and colleges, where he showed himself a natural disciplinarian whose generous, wholesome personality made him naturally the confidant and adviser of the students. I wish to emphasize this point.

He is peculiarly fitted to carry out instructions, and, in addition, he has the originality and necessary confidence that make him a natural driving force.

His character is beyond question, his judgment is good, and he has the qualities necessary to make him the successful employment manager in a high-class corporation.

Judson T. Wheeler,
Assistant Manager

EXERCISE 17

Write the kind of general letter of recommendation to which you consider yourself entitled. Divide the letter into at least three paragraphs.

EXERCISE 18

Write such a letter as you think one of your teachers or someone for whom you have worked would write to help you to obtain the position you select from those named below:

1. General office boy in a wholesale leather house.
2. Assistant bookkeeper in a retail grocery store.
3. Delivery clerk for a creamery.
4. Governess in a private family.
5. Secretary to a private banker.
6. Stenographer in a commission merchant's office.
7. Ticket agent in your local railway station.

EXERCISE 19

Write a general letter of recommendation for Fred A. Howard, noting the following facts: the length of time you have known him, the business positions he has held of which you know personally, and his ability, diligence, and character. Tell of some particular thing he has done that would be likely to commend him to a prospective employer.

EXERCISE 20

Write to Mr. Charles L. Tufts, a personal acquaintance of yours, who is the manager of a branch clothing store in a country town. He has written to you, inquiring about Sid Haynes, a young man who for two years has been a sales in your furniture department. Haynes is not brilliant, is a willing worker and reliable. He is not very well ed and his personality is somewhat rough, but when y know him they like him. His record as a salesman i

EXERCISE 21

After consulting pages 139–142 on outlines, write the following exercises:

1. Make a brief outline of a letter such as a teacher or an employer might write, recommending a fellow student for one of the positions mentioned in Exercise 18. See that you have omitted no important facts and that you have arranged them in good order.

2. Write the letter and be prepared to submit it to a fellow student for criticism.

CHAPTER XII

COMPLAINTS AND ADJUSTMENTS

169. Necessity for adjustments. If everybody were honest, if nobody were careless, if everybody paid his bills, and if nobody lost his temper, business would purr along like a Liberty Motor. But the whole progress of mankind involves an adjustment to changing surroundings, and in this adjustment business plays its part.

If in business we learn to look upon adjustments as "a part of the game," we are likely to sympathize with the viewpoint which says "every complaint is an opportunity to increase the selling power of the house."

170. Policy. It is necessary for a business concern to have a settled policy regarding adjustments. Fairness demands that like cases should receive like treatment. If one patron can get his money back promptly by simply making a complaint, while another has to haggle for weeks to get even a grudging compromise, the result will be distrust and dissatisfaction.

The policies that regulate adjustments fall under four general heads:

1. The customer must be satisfied.
2. The customer must be treated fairly.
3. The firm must stand on its legal rights.
4. The firm must consider the merits of each individual case.

171. Satisfying the customer. Definite adoption of the policy that the patron must be satisfied came into prominence with the growth of the large department store. It rests upon the theory that a dissatisfied customer is not a *dead* loss but rather a *live* one, and is likely to be of long and increasing detriment to a store. But to assume that the *customer is always right*

is an extreme idea. Probably no firm follows it absolutely. Manufacturers and wholesale dealers cannot afford to do so, and in practice retail firms modify this policy by a liberal inclusion of the second point of view, that the customer should be treated fairly.

172. Treating the customer fairly. In the end most of us approve of the man who tries to give a square deal, even if we do not agree with his point of view. A public-service corporation which strives to treat the public fairly usually gains public confidence. Most impersonal corporations, such as gas and electric companies, railway and express companies, and the like have in a large measure accepted this principle. Indeed, most corporations and other business concerns act squarely with their patrons. No doubt this is partly due to the growing sense of service and duty that has shown such marked progress in recent years, but it is also due to the simple fact that it pays to treat customers justly.

This policy is well illustrated by the following incident: A corporation in Massachusetts, manufacturing electrical machines, received a complaint from a man in Florida that a large motor had refused to work almost immediately after installation. The Massachusetts company sent an expert to examine the machine. He reported that the motor had been injured through gross carelessness on the part of the purchaser, some of the bearings being insufficiently lubricated. This company, therefore, not only charged for repairing the motor but collected also the expenses incurred by the expert. In another instance, however, the same company found that its own men had failed to adjust accurately a huge fly-wheel, and as a result a valuable machine was damaged. In this case the electrical firm installed a new machine and charged the entire expense against itself.

173. Legal rights. When a firm or a business man is determined to make no concessions, but insists upon his legal rights at all times, patrons may be chary of making contracts. Of course, legal rights are at times the only basis for a just settlement,

but one might almost as well hang up over his store Dante's terrible legend "All hope abandon, ye who enter here" as to make it known that the only concessions he ever offers are those which the law compels him to make. By comparing "legal rights" as a slogan with "the customer must be satisfied" or "the customer gets a square deal" one can easily understand the inadvisability of adopting the *caveat emptor* policy in business.

174. Considering each case. The policy which attempts to settle each claim on its merits without reference to any definite standard needs little comment. It is simply the policy of no policy. Anyone acquainted with the volume of business done in the adjustment departments of large manufacturing companies, railway corporations, and department stores will at once see that their offices would be swamped with unadjusted claims unless they had clear-cut plans for meeting complaints. Delay is often the most annoying thing of all to a patron who already feels aggrieved. A correct policy "takes time by the forelock." An immediate offer of adjustment leads quickly to the settlement of many a complaint that might grow to a serious difference.

175. Making complaints. It is well to point out some of the principles governing the making of complaints.

A complaint is registered to get redress, not to relieve one's feelings. In making a complaint you should simply state the facts. It is usually wise not to state the redress expected, but to leave that to the adjuster. If you have to write again, you should of course be more insistent and specific in your demand. At all times personalities and innuendoes should be avoided. They serve no purpose unless it be to arouse the anger of both parties and therefore to make a settlement more difficult.

176. A few rules. Here are a few points that both complainant and adjuster should keep in mind.

1. Be courteous. You gain nothing by advertising yourself as deficient in good manners: "A soft answer turneth away wrath."

2. Do not lose your temper. If you can think of no better reason, at least remember that it does not pay: "He that is slow to anger is better than the mighty." Some complainants seem to delight in making cutting remarks. To the adjuster comments of this nature must be nothing but a part of the day's work. No doubt righteous indignation is well enough in its place, but that place is rarely the adjuster's chair.

3. Do not haggle. When you have a claim to make, state exactly what you want, especially if the adjuster is lacking in decision. As an adjuster, give the customer at once what he demands if you intend to do so finally. If you delay and dispute and finally dole out grudgingly his exact demand, he will not thank you but will simply feel that he has got the better of the bargain by his bulldog pertinacity.

A Letter of Complaint

34 East 8th St.
New York, N.Y.
May 14, 19—

The T. R. Pearl Company
New York, N.Y.

Gentlemen:

I received this morning, at my home address, in a damaged condition, the cut-glass set purchased from you May 10. As you will see from your records, the goods were ordered to be delivered at 10 Harrison Street, Hartford, Connecticut.

Immediately upon ascertaining the damage, I telephoned the express company and learned that the box in which the goods were shipped was too light to protect them.

This has been a matter of great annoyance to me, as the set was to be presented as a wedding gift this morning.

Please see that another set goes forward at once to the Hartford address. I shall return the damaged one.

Yours truly,

W. R. Amesbury

EXERCISE 1

Prepare a statement about an occasion in which you were in some way dissatisfied with your treatment in a store. Explain to the class what adjustment you received or thought you should have received. If any of your classmates are inclined to think you were unreasonable in your demands, be ready to defend your viewpoint.

EXERCISE 2

Two old-fashioned but shrewd brothers run a large country store under the name of Brown Brothers (address). They have sent your general hardware store a large order, but have included an order for ten boxes of electric soap, an article anyone ought to know you do not handle. Embody in your reply to Brown Brothers one of the following statements which you consider suitable to the case:

1. We do not handle electric soap or soap of any kind.
2. We have taken the liberty of passing your order for soap to Messrs. John Black & Co., who will fill it at once.
3. We do not handle soap ourselves, but have instructed Messrs. John Black & Co. to fill your order on our account. We shall bill the soap at the figures quoted to us.

EXERCISE 3

P. B. Bertram (address), well known to you personally, has written to your firm, L. Baldwell & Son (address), that as six dozen pairs of women's shoes have not arrived and are three weeks overdue, he wishes to cancel the order. You find that the shoes were shipped the day before his letter arrived. Reply, explaining that your factory order on the shoes was delayed and try to get him to accept the shipment. You find also that two weeks earlier a circular notice stating that your factory orders were delayed was sent to Bertram. He did not reply to this circular, but allowed his order to stand. Would you refer to this fact in your letter?

EXERCISE 4

Write a criticism of the letter that one of your classmates has written for Exercise 3, above. Note especially the unity of the whole letter and the coherence of the sentences.

EXERCISE 5

P. B. Bertram, replying to your letter written in Exercise 3, above, says that he cannot accept the shoes, since the selling season is past. You find that he has accepted the shoes from the carrier. You can therefore compel him to pay for them. He is a large buyer and you value his trade. Select from the following statements anything you wish to embody in your reply:

1. We find that you were notified that the shipment would be delayed, and as you did not reply to the notification, but accepted the goods, we must request payment of the account.
2. We do not see how we can be expected, under the circumstances, to accept return of the goods, but as you claim to have been put to some inconvenience in the matter, we are inclosing a new bill, allowing you 5 per cent off the original account.
3. We are pleased to inclose a new statement, allowing 5 per cent on the original terms, but as we wish our customers to be entirely satisfied, you will, if this arrangement does not meet with your approval, please return the goods by freight, collect.

177. Inviting complaints. The alert business man does not look upon complaints as being impertinent criticisms of his business. Instead, he uses them to his advantage by correcting any of his methods which justify complaints and by carefully considering and adjusting them so that his patrons will be better friends than before.

Of course there are those who find fault from habit; nothing is ever just right. There is always a temptation to give such persons a needed lesson, but to do this is rarely if ever the province of the adjuster.

Then there are those who rarely or never make complaints. If Jones doesn't like the last pair of shoes you sold him, he simply puts them in the corner and buys another pair elsewhere. To anticipate such cases firms who believe that "complaints are an asset when rightly handled" deliberately invite criticism by sending out letters asking their patrons to voice any dissatisfaction they may have. The following circulars illustrate this kind of invitation.

Dear _____

On _____ 19—, we sold you a _____. We guarantee our machines and believe them to be a finished product when they leave our hands. At times, however, they are found not to come up to our expectations, and we desire to know about them.

We should be glad to have you fill out and return to us the inclosed blank, which will give us details regarding your machine. Any further remarks you may care to make please put on the back of the blank.

Yours very truly,

Dear Sir:

We notice from our records that you have not done business with us since last July. Naturally we are wondering what the cause may be.

If there is anything unsatisfactory about that last order, will you not let us know? We want your future business, of course, and we can assure you that our firm would be very unwilling to permit a past transaction to remain unsatisfactory to you.

Yours very truly,
White & Co.
By *R. L. Pearl*

EXERCISE 6

Write to an acquaintance, inquiring why you have received no answer to your recent letters.

EXERCISE 7

John and Mary Field, classmates of yours, came to your summer place to spend a week or two. At the end of three days they suddenly left, saying they were needed at home immediately. You are inclined to think that unintentionally you or some member of your family hurt your guests' feelings. What would you do in such an instance: let the matter alone, trusting to time to adjust the difficulty if there is one? write a letter inquiring into the matter further? or write a letter in which you assume that no difficulty has arisen? Write one of the letters suggested above.

178. Anticipating complaints. When Becky Sharp foresaw that she should be criticized by the aristocratic ladies with whom she was determined to associate, she anticipated their attacks. She explained her lack of training to Lady Steyne, who, being completely disarmed by such confidence, at once took Becky's part and became her defender.

Often one can weaken an attack by anticipating it. A firm that finds itself behind in filling its orders, a company whose employees are out on a strike, will save itself and its patrons much irritation by explaining frankly just what the situation is. The following is an example of such a letter:

> Owing to the extraordinary shortage of print paper and the condition of the labor market, we find it impossible to complete for the beginning of the school year the revised edition of Parkinson's "Universal History," now in press.
>
> We have on hand, however, a limited number of copies of the earlier edition, from which we should be glad to fill your order temporarily. As soon as the revised edition appears, we shall be ready to send you a sufficient number of copies to take the place of the older edition.
>
> We can make the exchange about November 1, and hope that the proposed arrangement will meet with your approval.

179. The personal element. A form of business letter which is one of the most common and most effective is what may be termed the "friendly letter." Such a letter is written by one person to another when there exists an acquaintanceship resulting from personal contact or from business relations through correspondence. In these cases, where confidence is established, the writer is enabled to give a personal tone to his letter, and the receiver is more likely to be influenced than he would be if the letter had been written by an unknown person.

Whenever the character of the business permits, even the largest firms and corporations strive to maintain such relations with their customers that to the respect engendered by honorable dealings this personal element may be added. This is accomplished partly by agents who travel from place to place, making the personal acquaintance of customers, and partly by the visits of buyers to the home place of business or to its agencies.

Frequently a buyer will send his order or letter to that member or representative of the firm with whom he is acquainted. A reply from such an acquaintance is likely to have a personal touch, and the letter is almost certain to be much more effective than one from an unknown writer.

When the personal equation enters into business correspondence, the letters will naturally show great diversity. Such letters will vary with the personality of those by whom and to whom they are written and with the degree of acquaintance between the writers.

The personal relation is likely to be of great importance in making adjustments. Either in making a complaint or in adjusting one the fact that you know personally the one to whom you are writing places you immediately in a position where you are at least sure to have careful consideration. Furthermore, you ought to be able to get your reader's viewpoint better than you would if you did not know him.

It is obviously possible to give only the most general directions regarding the writing of the business letter which contains the personal and friendly touch.

The writer should remember that

1. He is under obligation to sustain and, if possible, to increase the confidence of the one to whom he writes.

2. The buyer or prospective buyer is under no obligation to place an order with the writer unless the offer made is as good as or better than that of someone else.

3. Sincerity and frankness should be apparent.

4. No personal touch should obscure the business aim of the letter. "Business before personality" may be suggested as a precept.

5. An adjuster represents his firm, not himself; he should not satisfy an unreasonable complainant simply on the ground of personal friendship, nor should he on the same ground expect to avoid satisfying a reasonable complaint.

6. He should not assume an unwarranted tone of intimacy.

7. This letter calls for more care and acumen on the part of the writer than almost any other kind of business correspondence.

180. Illustrative forms. The following letters illustrate the forms a friendly adjustment letter may take:

San Diego, Calif.
Dec. 28, 19—

Mr. C. S. Selden
c/o Michigan Furniture Company
Grand Rapids, Mich.

My dear Selden:

Usually the furniture which I buy of your house comes in good order, but the last lot, your invoice No. 8993, was in bad shape. Chiffonier No. 3831 was scratched and the mirror broken. A leg on one of the chairs was cracked and the leather on couch No. 617 was scratched, while the finish on the whole lot was not up to the standard. A part of

this furniture I had sold to one of my best customers on the coast from the description given in your catalogue, and he is impatiently awaiting its arrival. You can therefore imagine that I am in a most unhappy frame of mind. Perhaps the railroad company is responsible for the breaks and scratches, but it looks to me as if your packers were at fault. The poor finish is clearly up to you.

I am writing to you personally, for I know that you will give this matter your immediate attention. Wire at once, letting me know what you are going to do to help me out.

Yours truly,

Henry Powers

Grand Rapids, Mich.
January 1, 19—

Mr. Henry Powers
San Diego, Calif.

My dear Powers:

Your letter of December twenty-eight was received this morning. You have just cause for complaint, and I should not have blamed you if you had shipped back all of your last invoice and canceled the order. Let me thank you, however, for the opportunity to give this matter my personal attention.

In accordance with my telegram of this morning, we are sending by fast freight a duplicate of your last order, transportation charges prepaid. Please send us by slow freight the lot about which you complain, freight charges to be paid by us. We will credit on your bill the charges which you have already paid.

I have asked a trustworthy foreman to examine every piece of furniture which we are now sending to you and to supervise its packing.

It is a source of much chagrin to this house and to me personally that you should have received a shipment from us in the condition you describe.

I think you are sufficiently well acquainted with us to know that an occurrence of this sort is unusual. Indeed, nothing like it has come to my attention during my twenty years' connection with this house.

I expect to visit the coast in March and hope at that time to accept the cordial invitation to enjoy your hospitality which you extended some time ago.

Cordially yours,

C. S. Selden

EXERCISE 8

John L. Cushman (address) has written to your firm, inquiring about one of the articles mentioned below. He says that he wants something "reasonable in price, and good."

1. Prepare two letters in answer to Mr. Cushman's inquiry. In one of your letters assume that you do not know him, and in the other assume that you know him personally and have sold him goods.

1. A vacuum cleaner.
2. A basket ball.
3. A suitcase.
4. A Colt revolver.
5. A thermos bottle.

2. Mr. Cushman replies to your letter, saying that he thinks you have not taken sufficient pains to give him a definite answer to his original inquiry. Read over your letter to Mr. Cushman and make a suitable reply to his complaint. Even if you consider that your first letter was adequate, it may be unwise to say so.

EXERCISE 9

Write the letters required in any two of the following groups. Make a suitable letterhead for each letter.

1. (*a*) Write a letter to Edward Collins, publisher, New York City, complaining that in a shipment of books which you have just received there are three defective copies.

(*b*) Write the reply dictated by Edward Collins, who recognizes your name as that of a valued customer.

2. (*a*) Write to Richard Silver, a salesman with whom you are well acquainted and who is a representative of the firm of James MacDonald & Stafford, importers and wholesale dealers in china, glassware, and crockery, saying that one of your best customers wishes to return for credit a moderate-priced dinner set which you recently ordered from Mr. Silver and which you had sent direct, to save time. The customer is dissatisfied with the pattern and would prefer an English to a French china. Ask Mr. Silver if his firm will take back the dinner set and give full credit therefor.

(*b*) Write Mr. Silver's reply in which he grants your request but urges you to try to sell your customer another set. He offers to send samples and prices.

3. (*a*) John Dexter of Richardson, Scannell & Dexter, commission merchants, 21 Forty-third Street, Philadelphia, Pa., writes to Henry A. Johnson, Waco, Texas, offering to take on consignment for sale, subject to a commission, five carloads of onions like sample just received, shipment to be made within thirty days. Dexter used to travel in Texas as a buyer for the firm of which he is now a member.

(*b*) Mr. Johnson, who is well acquainted with Dexter, writes, saying that he is unwilling to send any more onions to Scannell & Dexter because he feels that his last lot was sold for less than the top market price.

(*c*) Mr. Dexter replies, explaining that at the time the first shipment was received and sold, onions were a glut on the market. A week later, because of an unexpected and temporary shortage, a slightly higher price was realized. Mr. Dexter thinks this statement will satisfy Mr. Johnson and expresses the hope that his original offer will be accepted. He adds that there is every prospect that onions will bring a good price during the next few weeks.

4. (*a*) S. P. Jones, of Peterson and Jones, retail grocers, Acme, Pa., writes to a friend, Ernest G. Cobden, Randolph, Vt.,

who has a large sugar orchard, ordering 50 ten-pound pails of maple sugar and 250 gallons of maple sirup, delivery to be made as early as possible. The hope is expressed that this year's prices will be somewhat lower than those of the previous year.

(*b*) Cobden agrees to fill the order, predicts a good season, but says that prices will be about the same as those of last year.

5. (*a*) You have received from Nelson Smith and Company, Philadelphia, Pa., a shipment of crockery in which several pieces are broken. Write to the salesman with whom you have been accustomed to deal and to whom you gave this last order. On the occasion of a recent visit which you made to Philadelphia, this salesman showed you every courtesy.

(*b*) Write the salesman's reply.

6. (*a*) John D. McHenry, Superintendent of Schools in Memphis, Tenn., writes to Parker, Jones, & Co., publishers, New York City, saying that ten of the geographies which he received in a recent shipment were defective.

(*b*) Mr. Parker, who knows Superintendent McHenry, writes, saying that ten new books are being sent by express, charges prepaid, and asks that the defective copies be returned at the expense of the publishers. When the defective copies are returned, a memorandum of credit in full will be mailed by the publishers.

7. (*a*) Robert J. Poland, West Fairlee, Wis., writes to the Mendell Power and Pump Company, Chicago, from whom he has just received an engine, complaining that a part of the cylinder head is missing. This is a serious matter, for he needs to use the engine.

(*b*) Write a suitable reply.

EXERCISE 10 — *Oral* (*Review*)

Be able to answer the following questions:

1. Why has the letter on page 302 five paragraphs?
2. Why is the first sentence a suitable statement to be placed at the beginning of the letter on page 301?
3. Is there a topic sentence in the letter on page 288?
4. Is the statement in the last sentence in the letter on page 288 particularly suitable as an ending?

EXERCISE 11 — *Oral (Review)*

Examine the letters that some other member of your class has written for Exercise 9. Discuss

1. Choice of ideas (unity).
2. Arrangement of sentences (coherence).
3. Accuracy of statements.
4. Conciseness.

CHAPTER XIII

CREDITS

181. Credits. In large firms there is a special department called the credit department. Its business is to ascertain the financial standing of patrons of the company. The credit manager, or credit man, as he is usually called, occupies an extremely important position. He must not destroy business but help to increase it, for, in a broad way, his work is really in coöperation with the sales department.

The credit manager must guard the interests of the firm, but he must also see that no patron lacks credit who is worthy of receiving it.

182. Credit investigation. The means of investigating the financial standing of an individual or a firm has reached a high degree of efficiency. Such mercantile agencies as R. G. Dun and Company and The Bradstreet Company keep on file information about every individual and firm of financial importance in the country. In addition, banks, chambers of commerce, clearing houses, and collection agencies gather a large amount of local material of a similar kind.

The common and widespread use of credit information in addition to the information required today in connection with state and federal income taxes has habituated most of us to rigid inquiries about our financial standing. At the same time there are still some who feel sensitive about giving definite facts concerning their liabilities and assets. This sensitiveness increases the difficulties of the credit man, who is bound to find out the truth, but who is anxious not to lose a customer by appearing unduly cautious or inquisitive.

On the whole, mature judgment and long experience are requisite parts of the qualifications of a credit manager. The inexperienced student cannot undertake the more difficult problems which daily face the credit department, but from the following exercises he will get some insight into the work, and will learn some of the methods of approaching the problems of a credit manager.

EXERCISE 1 — *Oral*

Be prepared to show how the information given below may bear on a person's financial standing. Is there any question that you consider unnecessary? Can you suggest six more questions?

1. Name. *John R. Fischer.*
2. Age. *Thirty-eight.*
3. Address. { *Residence, 45 Broad Street, Atlanta, Ga.* / *Business, 20 Smith Ave., Atlanta, Ga.*
4. Married. *Yes.*
5. Number of children. *Two.*
6. Occupation. *Grocer.*
7. Length of time in present situation. *Three years.*
8. Annual income. *$6300 net.*
9. Annual expenses. *$5500.*
10. Value real estate. *$18,000.*
11. Mortgages, notes, etc. *$8000 mortgage.*
12. Value stocks, bonds, etc. *None.*
13. Cash in bank. *$800.*
14. Honesty. *Above question.*
15. Business judgment. *Good.*
16. Remarks. *Health is not very good; father-in-law, John D. Ryan, wealthy, is backing him.*

EXERCISE 2

A classmate of yours wishes to borrow fifty dollars from your father to purchase a paper route. Your father has asked your opinion about the matter. Write a letter or statement on which your father may base his decision.

EXERCISE 3

John C. Snow wishes to build a barn and has written to the L. C. Wood Company, asking them to supply lumber valued at about four thousand dollars. He offers to pay one thousand dollars cash and the balance after the harvesting of his tobacco crop.

Write a reply to Mr. Snow. At the bottom of your letter place a statement of the (supposed) facts upon which you based your letter.

EXERCISE 4

A classmate whom you know well is away on a summer vacation and has written to you, asking for the loan of twenty dollars.

1. Write a letter granting the request.
2. Write a letter refusing the request.

EXERCISE 5

You are accustomed to renting your summer cottage during July and August for $150 a month. You require payment in advance on the first of each month.

Mrs. Charles B. Swanson has written to you, asking that you rent her the cottage, the $300 to be paid on August 1.

Write her a reply and at the bottom of your letter place a statement of the (supposed) facts on which you based your letter.

EXERCISE 6

1. Write a letter to Smith, Gordon & Co., Scranton, Pa., asking for information concerning the financial standing of John A. Gardner, who wishes to buy on credit merchandise to the value of $850. Make your letter definite.

2. On the supposition that you have received favorable information in regard to John A. Gardner write a letter granting him the credit he asks.

3. On the supposition that you have received unfavorable information in regard to John A. Gardner write a letter refusing him credit.

EXERCISE 7

Adam C. Stewart, a retail grocer, who has not bought previously of your firm, has asked by long-distance telephone for you to have ready groceries to the value of $1000. He says his automobile truck will call for the goods, which he wishes on thirty days' credit. Stewart does a big business and is a generous buyer, but his business is none too sound, and you are unwilling to give him credit. At the same time you would like his trade on a cash basis.

Suggest how you would handle the matter (1) by telephone; (2) by letter.

CHAPTER XIV

COLLECTIONS

CLASSIFICATION

183. For the purpose of the collection department of a business, buyers may be divided into two classes: (1) those who make payment at the time required; (2) those who do not make payment at the time required. All customers may at first be placed in class one.

Customers making payment promptly require little more than routine attention so far as the collection of accounts is concerned. There are various methods by which the buyer can be informed that his account is due; for example, the bill and the monthly statement.

184. The bill. The first notice of indebtedness which a buyer receives is usually a bill, or invoice. This is an itemized statement of goods purchased, services rendered, or expenses made on account. When the bill represents the purchase of goods, it should be sent at the time the goods are shipped, in order that the buyer may compare the items in the bill with the goods received and give immediate notice of any error. A bill sent out by a professional man, such as a doctor, may read simply "For services rendered." The fundamental purpose is, of course, to collect the amount due as soon as possible. This is to be done with a minimum of discussion or argument. The student will observe that in the form given on the next page there is not only an itemized statement of the goods sold but also a note which is designed to relieve the purchaser from the embarrassment of feeling that the bill is in any sense a dun.

Crockery, China, Glassware
33 Summer Street
Boston, Mass.
November 7, 19—

[illegible] Mass.

[illegible] & STRAFFORD CO.

[illegible] Pattern

[illegible]	$3.65
[illegible]	2.50
[illegible] Tumblers	4.00
[illegible]	2.70
[illegible]	1.20
[illegible]	1.50
[illegible]	1.25
[illegible]	.65
[illegible]	.35
[illegible]	1.30
[illegible]	3.15
[illegible] Cheese Tray	2.00
[illegible]	$24.25

[illegible] is not to be considered as a request for payment at [illegible] to correct promptly any possible error.
[illegible] the first of each month and contain only dates and [illegible] currently.

delinquent debtor. If a buyer does not make pay- [illegible] account is due, he is, from the point of view [illegible] department, a delinquent debtor. Many firms [illegible] by which he may be brought to book.

second notice. As a second step a notice is sent [illegible] some statement such as "bill rendered," [illegible] the account is overdue and should be paid; but [illegible] tactful to give the debtor an impression that [illegible] singled out as a special case.

187. The third notice. The debtor who does not pay on the second request usually requires special attention. A particular knowledge of his case is desirable. He may be solvent but simply careless, or he may be willing but unable to pay.

The wording of the third notice depends on the attitude of the business house regarding collections in general or on its attitude toward particular debtors. Some firms send a third notice as a part of the regular routine, in which all debtors are treated alike; other firms require that the third notice shall assume the form determined by the head of the collection department. He usually has ready several kinds of printed forms, varying in emphasis, which he orders sent out as his judgment determines. Generally it is best not to make the third notice personal, but to have it printed, to avoid the appearance of sending a dun.

The following will give some idea of the regular forms:

1. Print on the statement some such notice as the following: "We request an early settlement of the above account."

Name_____ S 110 28987. 3-6

Acc. No._____ PERKINS'S, Chicago Amount_____

WM. PERKINS'S SONS COMPANY

Acc. No._____ CHICAGO

Sold to_____

ACCOUNT RENDERED

We beg to call your attention to the inclosed account, which is now overdue. We ask you, therefore, kindly to favor us with a Prompt Remittance.

WM. PERKINS'S SONS COMPANY

2. Inclose a card similar to the following:

> WE BEG TO CALL YOUR ATTENTION TO THE INCLOSED ACCOUNT, WHICH IS NOW OVERDUE. WE ASK YOU, THEREFORE, KINDLY TO FAVOR US WITH A PROMPT REMITTANCE.
>
> WM. PERKINS'S SONS COMPANY

188. Special notice, or dun. When the third statement has failed to arouse the debtor, his case requires immediate and special attention. No hard-and-fast rule can be given for approaching him effectively. A customer whose trade is, in spite of slow payment, profitable to the seller cannot be dealt with as summarily as a customer whose business is no longer desired.

The following letter was written to a slow-paying customer. His financial standing was uncertain, but he was such a large buyer that his creditor wished to keep his trade.

Fort Worth, Texas
September 3, 19—

Mr. H. P. Dutton
Wichita Falls, Texas

Dear Sir:

We inclose a statement of your July account and beg leave to call to your attention that it is now overdue three months. As you know, we made the price on the shipment on a cash-payment basis, and since we have to pay cash ourselves, a large account like yours, when carried on our books, withdraws a corresponding amount from our business.

Under present conditions the margin of profit for a wholesaler is very narrow. Therefore an account carried for any length of time becomes an actual loss.

May we not hear from you at your earliest convenience?

Yours very truly,

F. O. Fotch & Co.

If a debtor fails to reply satisfactorily to such a letter as the one given on page 314, and the creditor decides to collect the account in any event, a letter like the following may prove effective:

Dear Sir:

As you have not replied to our letter of the 1st inst., with reference to our account of $1650.84, we must ask for a settlement by February 28.

Our agent, Mr. John Gardner, has told us that you said something to him about giving us a note for three months, indorsed by The S. P. Schelling Company, if we would send you our spring quotations on flour.

Under no circumstances can we entertain such an arrangement, and we must state that if your account is not paid on the date above mentioned, we shall place the matter in the hands of our attorneys for immediate collection.

Yours truly,

F. O. Fotch & Co.

189. Illustrative forms. Letters similar to the following may be used as fourth notices, according to circumstances.

Dear Sir:

We beg to call attention to your account amounting to . . ., dating from . . ., which no doubt has been overlooked.

A prompt remittance, therefore, will be appreciated.

Yours very truly,

Dear Sir:

We have an account on our ledger against you, amounting to . . . and dating back to last . . ., to which we have repeatedly called your attention. We feel that we have been considerate in the matter, and trust that you will favor us with an immediate settlement.

Yours very truly,

Dear Sir:

We were much surprised, on referring to our books, to note that your account amounting to . . ., long overdue, remains unpaid after the many communications we have sent you regarding it.

Although we are averse to subjecting our charge customers to additional annoyance and expense, if this is not settled by . . ., we will place the matter in the hands of our attorney for collection.

Yours very truly,

Gentlemen:

Unless your account is settled by June first, we will refer it to the Merchants' Collection Agency.

Yours truly,

Study the models on pages 317 and 318.

EXERCISE 1 — *Oral*

1. If the idea to be developed in a dunning letter is the payment of an account at once, show how the principle of unity applies to a letter of this nature. Explain why emphasis will very likely require that a statement calling for immediate payment be placed at the close of such a letter. Give a reason why such a statement may well appear both at the beginning and at the close of the letter. Why should the writer be particularly careful to state correctly the amount that is due?

2. Where should you place the following letter in a series of collection letters?

I hope that the inclosed circular will contain some timely suggestions for your spring trade. The articles described on pages 23 and 24 have never been introduced in your district, and it might be worth your while to feature them during the coming spring opening.

I believe that a statement of your account for $250 has been sent to you. The fact that our terms are cash enables us to give to our customers the advantage of such opportunities as we have outlined in this letter. May we not hear from you at once?

A COLLECTION LETTER

STEEL PRODUCTS COMPANY

7 Water Street

Birmingham, Alabama

August 10, 19—

Addison Contract Company
New Orleans, La.

Gentlemen:

We are at a loss to understand the reason for your failure either to answer our letters about the payment of the inclosed account or to pay our recent draft, which was returned indorsed, "Cannot pay now." We sincerely hope that you are not meeting with any difficulties in your business. However, if this should be the case, you can depend on us to coöperate with you in every reasonable way. If you feel that you require a further extension of time to meet this bill, do not hesitate to place the facts before us.

On the other hand, if you are in a position to do so, we trust that you will send a check immediately. When we put through your order, we expected you would pay the bill, unless, of course, unforeseen contingencies should arise. To disregard the obligation imposed on you, without offering any reason therefor, is bound to reflect on your credit standing.

We want you to feel that you can at all times rely on our coöperation and fair treatment, and we confidently expect similar coöperation on your part. A prompt response will help to avoid any further misunderstanding.

Yours truly,

Jefferson C. Winters

JCW/EE Credit Manager

A COLLECTION LETTER

C. L. CARTER COMPANY

MOTOR CARS AND TRUCKS

640 Crandall Avenue, Sacramento, California

November 27, 19—

Mr. Charles A. Dawson
Pearl Street
Berkeley, Calif.

Dear Sir:

About this time of the year, after the rush is largely over, it is customary for us to go over our accounts carefully to discover any items which some of our customers may have overlooked.

Permit us to call your attention to a charge against you, dated July 13, for $4.24. This is for thirteen gallons of gasoline and three quarts of cylinder oil which were put into your car at the time it left us.

If this charge is correct, will you please send us your check in settlement?

Very truly yours,
C. L. Carter Company
by *Henry T. Barton*
Credit Manager

HTB/EN

EXERCISE 2

On February 14, 19—, E. C. Ferry shipped to George A. Harris certain goods, and at the same time mailed him an invoice, which stated that the terms were cash.

1. Explain how E. C. Ferry might deal with the account on April 1, following.
2. Prepare two different types of statements dated May 1, and show how each might properly apply to the case.

3. Prepare a letter designed to collect the account but not to injure future business relations between Mr. Ferry and Mr. Harris.

4. Prepare a letter designed simply to make certain the collection of the account.

EXERCISE 3

Suppose that Mr. Harris has replied to your letter under 4, Exercise 2, offering to make part payment and to give you his note for sixty days for the balance.

1. Write Harris a letter refusing his offer and insisting on payment in full. Would you give reasons?

2. Write a letter accepting Harris's offer.

EXERCISE 4

On June 17, Guy W. Ray of Chattanooga, Tenn., sold to Mrs. L. Pike of Louisville, Ky., a bill of goods amounting to $175.50. Write for Guy W. Ray a series of four dunning letters.

EXERCISE 5

Oscar Lapham of Minneapolis, Minn., bought of Powers & Healy, Chicago, Ill., on August 15, a piano valued at $700. The bill was not paid by October 1, as agreed. Two letters have already been sent to Lapham by Powers & Healy. Write two more in the series. Make them polite but insistent. In other words, you are to make reasonably certain of collecting the money.

190. Acknowledging payment of money. In acknowledging a payment it is usually considered sufficient to return the bill stamped *Paid.* Many firms, however, consider this a little too formal and add some such expression as "Thank you," or "We thank you for your remittance." A neat form of acknowledgment is to return with the paid bill a card similar to the one given on the following page.

Please accept our thanks for your remittance, receipt for which you will find inclosed.

Your future orders will receive our prompt and careful attention.

Yours truly,

Metropolitan Coal Co.

EXERCISE 6

Read over the letter on page 314, sent by F. O. Fotch & Co. to H. P. Dutton. Supposing that Dutton pays the account on receipt of this letter, prepare the kind of acknowledgment you think suitable as a reply.

EXERCISE 7

If Dutton pays promptly on receipt of the letter on page 314, be ready to discuss the kind of acknowledgment you would send. Remember that F. O. Fotch & Co. have forced Dutton to settle, that a formal receipt is usually sufficient, that a merchant is supposed to be busy, and that if he seems too anxious to placate a customer, he may lose in dignity. Prepare a reply for F. O. Fotch & Co.

EXERCISE 8

Look over the other letters on pages 315–318 and see if there are any which, having brought about prompt payment, call for special acknowledgment. Prepare an acknowledgment of payment brought about by any of these letters.

CHAPTER XV

MISCELLANEOUS LETTERS

In this chapter various letters which require special mention are briefly discussed.

It is often advisable to ratify formally, by a letter which may be filed, a statement made by telephone or telegraph.

A LETTER RATIFYING A TELEPHONE CONVERSATION

THE FEDERAL VARIETY COMPANY
15-19 West Street

PHILADELPHIA, September 11, 19—

Mr. James P. Ford
Scranton, Pa.

Dear Mr. Ford:

Your telephone order for immediate shipment of Christmas toys has been put through, and you will find inclosed a statement of the goods listed.

In accordance with your request the goods will be billed to you at sixty days, f.o.b. This extension of time is, as I told you, contrary to our usual practice, but under the circumstances we are very glad to meet your wishes. The shipping office tells me that the goods will be in transit not later than next Saturday, and we hope that they will arrive in plenty of time for your holiday rush.

Your name has been placed on the list of those receiving our special announcements, and we trust that you will give us an opportunity to offer quotations on your spring purchases. We thank you for your present order.

Yours truly,

Martin D. Browne

B/E

Mgr., Wholesale Dept.

EXERCISE 1

Edwin M. Carleton, buyer for Edward Walton and Company, Olney Falls, Colorado, has telegraphed to the Fisher Fiske Company, Los Angeles, California, requesting immediate shipment of 200 school desks as described in the Fisher Fiske Company's catalogue for the current year.

1. Write a letter for Mr. Carleton, confirming his telegraphic order.

2. Write for the Fisher Fiske Company a letter confirming their telegram accepting Mr. Carleton's order before receipt of his letter.

EXERCISE 2

You have sent a telegram to Patrick J. Mullen, Emporia, Kansas, offering him the position of advertising manager in the firm of Walbeck and Williams, Jefferson City, Missouri, at a salary of six thousand dollars a year for three years.

1. Write a confirmation of your telegram.

2. Mr. Mullen has telegraphed acceptance of your offer. Write his letter confirming his acceptance.

EXERCISE 3

1. John P. White has telephoned, asking you to ship to his farm two carloads of Bitzer's Fertilizer. Supplying all details of addresses, write to Mr. White, confirming the acceptance of his order; give price and date of shipment.

2. James A. Bruce has been in the employ of your company for one year as educational director. He has told you that he has been offered a better position on a three years' contract. You have assured him that his work has given entire satisfaction, but you know the directors of your company will not make a contract with him for more than one year at a time. Write Mr. Bruce a letter confirming your conversation. Mention two reasons why you think he should retain his present position.

Even if an inclosure is self-explanatory, courtesy may require that a brief letter accompany it.

A LETTER ACCOMPANYING A REPORT

INTERNATIONAL LIFE INSURANCE COMPANY
MILWAUKEE, WISCONSIN

November 11, 19—

BOARD OF DIRECTORS
International Insurance Company
Hartford, Connecticut

Gentlemen:

Inclosed is my report for the year ending December 31, 19—.

Respectfully yours,

William F. Grayson

Agent

EXERCISE 4

Write a letter, complete in all details, explaining an inclosed check.

EXERCISE 5

Prepare a card which may be inclosed with receipted bills by a firm as a courteous means of acknowledging payments by customers.

EXERCISE 6

Write a circular letter which may be inclosed with copies of a school catalogue sent to prospective students inquiring about the school.

A house letter, or interdepartment letter, is written by one department or employee of a firm to another. It is usually written on stationery from which the regular letterhead of the company is omitted. As a rule the address, salutation, and complimentary close are not used. In brief, the letter is restricted to such notation as is necessary for future reference and for a concise statement of facts.

HOUSE, OR INTERDEPARTMENT, LETTERS

CHAMBERS MOTOR COMPANY

June 17, 19—

Memorandum — Avoid Verbal Orders

To Mr. Counselman: Copy to S. N. Smith

Subject: List of Chambers and Other Automobile Owners

According to our arrangements of a year ago we have been receiving from the Auto Directories Company lists of automobile owners registered for licenses in the various states. We do not feel that we derive enough benefit from these lists to warrant our continuing the subscription. I suggest, therefore, that unless you find valuable uses for them outside this department we discontinue our arrangement with the Auto Directories Company. We find the lists inaccurate and frequently have to write to Chambers owners to make sure of their car numbers.

F. L. Clough

Date, October 8, 19—

From L. K. Day

To M. P. Walcott

Subject, Services of D. R. Bennett

I should like to call to your attention D. R. Bennett, who is assistant advertiser in the Bargain Basement. Mr. Bennett, in addition to being a well-trained college man, is an expert on live advertising copy. He is a valuable man.

I have just had a tip that he has been approached by one of the advertisers in Wilson's downtown store, and I am wondering if you cannot find a way to keep him with us. He's too good to let go elsewhere.

EXERCISE 7

Your school principal wishes all teachers to make a report, not later than May 5, on the exact scholarship standing of all juniors and seniors. Prepare a circular letter which will ask the teachers for this information.

EXERCISE 8

The management of the John Parker Company Department Store, Minneapolis, Minnesota, wishes to notify department heads that all members of the sales force should be familiar with the firm's newspaper announcements of special sales. A salesman should know not only of the announcements affecting his particular line but also of those concerning the store in general. Prepare the necessary letter, stating, among other things, that copies of all newspaper advertisements will be placed on the departmental bulletin boards at four o'clock on the afternoons before the sales take place, and that all employees, whose duty requires it, will be expected to read such notices. Sign the letter properly.

EXERCISE 9

1. For the principal of your school prepare a letter, copies of which are to be sent to the secretary of every student organization. Announce that no financial obligation may be assumed by any student organization unless the obligation has received the sanction of the head of the commercial department.

2. Prepare a letter, copies of which are to be sent to the secretary of every student organization in your school. State that each organization should submit to the secretary of the students' council and to the principal of the school a brief outline of its proposed activities. Suggest that it would be wise to send a preliminary outline to the head of the English department for criticism. Point out the necessity of having the outlines ready not later than the first of October.

Military letters are characterized by their directness and strict adherence to a fixed form.

FORMAL MILITARY LETTERS

Federal University

Military Department
Army Training Corps

Cleveland, Ohio, October 8, 19—

From: John D. Smith, Private, Company "A," A.T.C.,
Federal University, Cleveland, Ohio

To: The Commanding Officer, Company "A," A.T.C.,
Federal University, Cleveland, Ohio

Subject: Request for ten days' furlough.

1. I request ten days' furlough for the purpose of visiting my parents and friends in Montpelier, Vermont. Furlough to date from October 10 to October 19, both days inclusive.

John D. Smith
Private, Company "A," A.T.C.

1st Ind. (*Indorsement*)

Office of Company "A," A.T.C., Federal University, Cleveland, Ohio, October 9, 19—. From Commanding Officer, Company "A," to Commanding Officer, A.T.C., Federal University.

Forwarded. Approved. Private John D. Smith has had no leave of absence within the last six months. His services have been honest and faithful.

Richard Roe
Capt. Inf., Commanding Company "A"

2d Ind. (*Indorsement*)

Federal University, Cleveland, Ohio, October 10, 19—. From Commanding Officer, A.T.C., to Commanding Officer, Company "A."

Returned. Approved. Order for leave for Private Smith inclosed herewith.

By order Captain Browning
John Doe
1st Lieut. Infy. Adjutant

INFORMAL MILITARY LETTER

Federal University

Military Department
Army Training Corps

Cleveland, Ohio, October 9, 19—

President John Smith
Federal University
Cleveland, Ohio

My dear Mr. President:[1]

Relative to our conversation of this morning concerning the attendance of the students at the State fair at Braintree on November 21, 19—, I can think of no reason why they should not go. They could entrain here at 9 A.M. and reach Braintree in time to give an exhibition drill, and have ample time afterwards to visit various things of interest.

Railroad schedules indicate that we could return to Cleveland at 5 P.M.

This trip would be a good outing for the men, and I recommend that they be allowed to go. Of course all college duties and studies will have to be suspended for that day.

Yours truly,

F. L. Smith

Commanding

FLS/EN

[1] This letter may be addressed " My dear President Smith."

CHAPTER XVI

THE ADVERTISEMENT

Advertising is a vital part of business. American business men spend more than one billion dollars a year in various forms of advertising, and are evidently preparing to spend much more. Publicity is an accepted necessity for everything from the carrying on of a political campaign to the selling of shoes.

191. Definition. ***An advertisement is anything that calls attention to something for sale*** (p. 243). Printed advertisements are made public in a variety of ways. They are either inserted in newspapers and magazines, issued as circulars or circular letters, or placed on billboards.

192. Classification. Advertisements may be classified in two great divisions: (1) publicity advertisements, which seek to keep something constantly before the public; (2) sales advertisements, which directly offer certain things for sale. Advertisements may also be classified as (1) buyers' advertisements and (2) sellers' advertisements.

The two advertisements given below should make clear the general difference in the first classification. The first is designed to keep before the public a certain railway; the second offers for sale a specific thing — suits.

NEW Direct Electric Express and Freight Service. The New Buffalo Terminal of the Electric Express and Freight is now open. It gives improved facilities for shipping between Buffalo and points south on lines and connections of the New York State Street Railway Company. Electric Express and Freight. 427 Morrison Avenue, Buffalo. Tel. Main 49.

CAMBRIDGE–GRAY Boys' Suits, $6.50 to $12.75. John Hay & Co., 30 Grove Street, Boston, Mass.

There are various other ways in which advertisements may be classified; for example, from the viewpoint of the class or group of buyers, — that is, men, boys; women, girls; educated persons, uneducated persons, etc. Obviously the form and style of an advertisement should, as a rule, vary with the class of persons to whom the appeal is made.

EXERCISE 1

Classify the following advertisements in as many ways as you can. For example, the first is (1) a direct-sales advertisement; (2) a seller's advertisement; (3) designed to interest women; (4) probably designed to interest some special class of buyers, as indicated by the style and price of the shoes.

1. A "Saturday bargain sale" of women's shoes.
2. A railway time-table published in a newspaper.
3. A series of announcements in a newspaper, in which Jones Brothers describe the progress made in building their new store.
4. An advertisement giving the history of the development of a certain shoe factory.
5. A left-over sale of men's shoes.
6. A newspaper notice stating that the public evening schools will be open at a certain time, and giving a list of the courses.
7. "Send for a sample of our handsome, flat-opening leaf and of our Catalogue, M-4, which describes our ledgers and binding devices."
8. Cleveland College of Advertising
   403 Burgess Building, Cleveland
   Send me your booklet; I am interested in your course.
   Name.....
   Street and Number.....
   Town or City.....
   Occupation.....

EXERCISE 2

Make a list of ten billboard advertisements and classify them as provided in section 192.

EXERCISE 3

Make a list of ten newspaper advertisements and classify them as provided in section 192.

EXERCISE 4

Bring to class five examples of (1) publicity advertisements, and (2) direct-sales advertisements.

193. The breadth of advertising. It must not be supposed from the classification of advertisements given above that advertising is a simple subject, to be dealt with adequately in a few pages or even in a book of this size. Advertising not only involves vast sums of money, but is one of the most highly developed of the modern arts. In its wider forms it presses into service almost every known means by which the attention may be attracted or held, drawing on psychology, on the fine arts (such as painting and sculpture), and on such forms of literary expression as assist it in the business of catching the public eye.

194. The language of advertising. Since advertising is so broad, it is difficult to lay down absolute rules governing the subject. Successful advertisers are always trying new methods. They set aside hackneyed rules and attract the attention of the public by some novel idea.

Many advertising authorities are of the opinion that a large amount of advertising is almost entirely wasted by the neglect of a few fundamental principles. This may be made clear if advertising is considered as a form of literary expression. When once this is recognized, it is possible to apply the principles that govern the best literary forms, which are most effective when simple and direct. Exaggerations in advertisements, as in the drama or elsewhere, lead to bombast and lack of force.

The advertiser may gain another very important hint from the acknowledged master of expression, Shakespeare, who in his plays never draws the reader's attention from the characters

to the author. In reading "Macbeth" one rarely thinks of Shakespeare, for he is too much interested in the fate of Macbeth and Lady Macbeth. So the writer of an advertisement should keep himself out of sight and push before the reader only the goods for sale. A certain class of advertisers seem to think it advisable to write their autobiographies for the benefit of their customers, or to tell how much larger their business is than that of somebody else, whereas the customer is looking for something to buy. Even here, however, it sometimes pays to impress the public with the size of your sales. "Men will praise thee, when thou doest well to thyself" is profoundly true. The mere fact that Brigham sold a thousand tons of soap last year is likely to be a good selling argument to the average buyer.

But just what to say in an advertisement and how to say it defy cut-and-dried rules. Rules, of course, there are, but they are almost as subtle as those governing poetical expression. In general, however, a glance at the announcements in almost any magazine or newspaper will show that the language of the written advertisement is likely to differ somewhat from that of ordinary English. In an advertisement

1. Punctuation marks are likely to be used sparingly. Frequently an advertisement has no punctuation excepting periods, and sometimes not even these.

2. Capitalization is frequently used for the sake of emphasis. Sometimes a whole word or phrase is given prominence by being capitalized.

3. Abbreviations are common. They save space and give a certain kind of emphasis.

4. Paragraphs are usually short (see section 89).

5. Sentences are usually short. Often phrases are employed where, in ordinary writing, complete sentences would be employed.

6. The style varies with the class of readers to whom the appeal is made. In general, however, advertising language is vivid and forceful.

195. Essential qualities. An advertisement is expected to

1. Attract attention.
2. Hold interest.
3. Create desire.
4. Induce action.

The student should keep in mind the similarity between an advertisement and a sales letter.

Furthermore, an advertisement will usually conform to the following principles:

1. It will develop one central idea.
2. It will state that idea clearly.
3. It will be as concise as clearness will permit, — the shorter the better.
4. It will state the truth.

EXERCISE 5

Bring to class five examples of what you consider good advertisements taken from newspapers or magazines. Be prepared to show that they conform to the principles laid down above.

In criticizing an advertisement the following questions may be asked:

1. Has it one central idea?
2. Does it make the idea clear?
3. Is it as concise as possible?
4. Is its general appearance pleasing?
5. Is it forceful?
6. Does it offend good taste in any way?
7. Is it convincing?
8. Does it tell the reader clearly how he is expected to act upon it? (See Exercise 1, No. 8.)

EXERCISE 6

Bring to class three examples of what you consider poor advertisements, and be prepared to give some criticism of them.

196. Writing advertisements. The student probably feels from what has been said that this study is limitless in scope and that this assignment has barely scratched the surface of the subject. Inexperienced students can successfully undertake only the more simple forms of advertising, which will be briefly treated in the following pages.

Before writing an advertisement it may be wise to make a list of the points that should be mentioned. For example, in writing an advertisement of a room that is for rent the points to be noticed might be the following: location; convenience of access; to whom it will be rented; size; modern conveniences; heat; condition (of floor, paper, etc.); price.

The completed advertisement might appear as follows:

CAMBRIDGE — No. 17 Perry, near corner Magazine St. Ten minutes from Park St. Subway. Convenient location for Harvard student. Newly remodeled large bay-window room, warm, sunny, hot-water heat, bathroom floor. $5

EXERCISE 7

Make a list of the points to be noted in preparing advertisements for the following:

1. Room for rent.
2. House for sale or to rent.
3. Bicycle for sale.
4. Pigeons for sale.
5. Typewriter to exchange.
6. Boat for sale.

EXERCISE 8

Write an advertisement based on one of the lists of points that you have made for Exercise 7. You may suggest illustrations.

197. Situations wanted. The "situation wanted" advertisement is a common one, but there seems to be a widespread belief that such advertisements do not as a rule bring results.

Such an impression is not warranted, for many business men read such notices when in search of employees. Of course the beginner is not to suppose that a mere statement of his qualifications and wishes will necessarily secure for him a good position. The "situation wanted" advertisement is simply one of the many legitimate ways by which a position may be found.

The remarks on page 332 apply here, and the examples given below illustrate common forms of this kind of advertisement:

BOOKKEEPER and general office man, with knowledge of customhouse work, desires a position; age 35; references. Address E. T. J., Toledo *Courier*.

BOOKKEEPER. Lady desires first-class position with reliable concern at once; A1 references. Address V. D. M., Springfield *News*.

EXERCISE 9

Prepare a newspaper advertisement in which you offer yourself for a position. Limit your statement to twenty words.

Prepare an advertisement similar to the preceding one which would suitably state the qualifications of some young person whom you know and who is now in business. Limit your advertisement to about forty words.

EXERCISE 10

Make an orderly outline of the points you would mention in one of the following newspaper advertisements:

1. A spring millinery announcement.
2. A sale of men's shoes.
3. A sale of standard fiction.
4. An announcement of a new textbook on stenography.
5. An announcement of the opening of evening high schools in your city.

EXERCISE 11

Examine the advertisements on pages 231 and 340 and make a list of the points mentioned in each.

EXERCISE 12

Arrange in a suitable order the points you would mention in repairing newspaper advertisements for the following:

1. Desk room for rent in your office.
2. Dog for sale.
3. Second-hand automobile for sale.
4. Wanted — stenographer and typewriter.
5. For rent — a flat.
6. Summer cottage for rent.
7. Second-hand piano for sale.

EXERCISE 13

Write a suitable advertisement for a handbill announcing one of the following:

1. A church social.
2. A championship football game.
3. A play by the dramatic club of your school.
4. The Christmas issue of a school paper.

EXERCISE 14

Write a newspaper "for rent." advertisement of the house in which you live. (Examine similar advertisements in a good newspaper, and see section 195.)

EXERCISE 15

Write a newspaper advertisement, stating that you are prepared to give instruction on the piano (or on any musical instrument that you prefer).

EXERCISE 16

Offer for sale, in a newspaper, a second-hand typewriter.

EXERCISE 17

Prepare a newspaper "for rent" advertisement for one of the following: (1) a room suitable for one person; (2) a room suitable for a married couple doing light housekeeping; (3) a room suitable for two college students.

EXERCISE 18

Advertise for sale your collection of stamps, giving an adequate idea of its range and probable value.

198. Advertisements requiring special preparation. From what has been said the student will have learned that certain kinds of advertisements are much more difficult to prepare than others. The modern advertiser will undertake to place before the public almost anything from a complicated investment in mining stock to a new kind of shoe lace. He can familiarize the whole nation with a breakfast food or a certain machine oil. But no matter how great the advertising space at his command, or how complicated the thing is which he wishes to bring to public attention, his aim is to secure interest by clearness of statement. Therefore, although he may have at his command money enough to buy unlimited space, he will still aim to be concise, because clearness is aided by conciseness. He may use a whole page of a popular magazine (and such space frequently costs some hundreds and even thousands of dollars), but what he puts on that page must, to be effective in the long run, conform to the three fundamental principles of all business statements, — it must be accurate, clear, and concise.

Below are given two advertisements on the same subject. The longer one is effective because of its clear and definite statements, but the short one is also effective by its brief suggestiveness of information "on any mechanical subject."

WHENEVER you need a book on any mechanical subject and do not know where to obtain it, write

Everyday Mechanics Book Department
100 Michigan Avenue, Chicago

Are You Mechanically Inclined?

If so, this list of practical, up-to-date mechanical and electrical books will interest you. Each one is a complete, dependable treatise

25 cents each, postpaid

	Pages	Illustrations
Practical Electrics	135	126
Study of Electricity for Beginners	88	54
Dry Batteries, their Construction	59	30
Modern Primary Batteries	105	55
Electric Gas-Igniting Apparatus	101	57
Alternating Currents	90	33
Electrical Circuits and Diagrams	72	217
Magnets and Magnetism	94	49
Small Electrical Measuring Instruments	90	59
How to build a Biplane Glider	60	31
Windmills and Wind Motors	83	76
A B C of the Steam Engine	30	6
Inventions, How to Protect, Sell, and Buy them	108	1
Simple Soldering, both Hard and Soft	82	52
Induction Coils, How to Make and Use them	75	35
Simple Experiments in Static Electricity	72	51
Making Wireless Outfits	61	27
Wireless Telephone Construction	74	43
Telegraphy for Beginners	63	19
Wiring Houses for Electric Light	93	42
Low-Voltage Electric Lighting	92	23
Electric Bells, Annunciators, and Alarms	95	70
Magneto Telephone	86	23

A uniform series, size 5 × 7 inches

Everyday Mechanics Book Department

100 Michigan Avenue, Chicago

The advertisement given below is effective because of its absolute clearness. The reading matter and the display express one idea, — simplicity.

SIMPLICITY
IN ADVERTISING

The trend in modern art is toward simplicity. Simplicity is beautiful — and hard to achieve. Simplicity embodied in silent salesmanship makes the most successful appeal. We express your ideas with a simple and perfect typography that lends individuality to all of your advertising matter.

HENEY AND COMPANY
19 E. 45th St., New York

Typesetters to Advertisers and Printers

199. Studying advertisements. A suggestive preparation for writing advertisements is the collection and careful study of the advertising columns of newspapers and magazines. Such advertisements as seem to you unusually good may be pasted in a loose-leaf holder, where they may be easily classified.

EXERCISE 19

Bring to class two effective advertisements, taken from any source you please, which seem distinctive for one of the following qualities: clearness, conciseness, interest (to you), emphasis.

EXERCISE 20

Choose one of the following subjects and prepare a newspaper advertisement. Make a list of the points that you intend to mention. You may suggest illustrations and other features for your "copy."

1. Frank B. Cooper & Co., hardware dealers (address), announce a sale of cooking utensils.

2. Nelson and Toby (address) announce their spring millinery opening.

3. Henry O. Wheeler (address) advertises his regular fall line of pickles and preserves.

4. O. J. Blakesley (address) announces a removal sale of men's and boys' ready-made clothing.

5. Charles F. Farnsworth & Co. (address) advertise their "Unique" kitchen range.

6. Mrs. M. P. Jerrold announces that she will send anywhere in the state, delivery charges paid, her homemade preserves, candies, and spice cake.

EXERCISE 21

Prepare for a magazine an advertisement of the fall opening of a business school. Mention the courses of study, give the amount of the tuition fees, and add any statement that you consider likely to make the announcement attractive. Such statements might mention the low tuition fees, the business-like character of the work, the high standing of the graduates in the business world, and similar matters.

EXERCISE 22

Prepare advertisements for any two of the following:

1. A second-hand set of surveyor's instruments in good condition.

2. Hooked-rag mats.

3. Player-piano or phonograph. Be as definite as you can.

4. Webster's International Dictionary or the Standard Dictionary, latest edition.

5. Automobile tool-roll or pyrograph outfit.

EXERCISE 23

Prepare an advertisement in which you offer to exchange.

1. A rowboat for a camping outfit.

2. A phonograph for a kitchen cabinet.

3. A set of golf sticks for a rifle.

4. A pneumatic carpet sweeper for an ice-cream freezer and cash.

200. The buyer's advertisement. We have so far considered advertising from the sellers' point of view, but reference to any good newspaper will show that buyers also advertise extensively. Among buyers' advertisements "help wanted" announcements, calls for capital to invest, and offers to buy real estate or merchandise are particularly common.

The following are some of the types of advertisements frequently inserted by buyers:

YOUNG MAN wanted in office of manufacturing concern; must be neat in appearance and willing to work. Answer in own handwriting, stating age. Address X 428, *Herald* Office.

COMPETENT cotton mill office-man wanted who has had mercantile experience; one who is familiar with and capable of carrying out details in the supply and demands of a cotton mill in its various requirements; no one but a man of experience and education need apply; best of references required; salary according to ability. Address A. B. Marshall, 13 West St., New York City.

CAPITAL WANTED. A private party, business man or capitalist, with $15,000 available money, is wanted to finance a business enterprise from which large returns can be had. Investor to have full control of his capital and may take active or silent interest. For particulars address E. R. J., Atlanta *Times*.

WANTED. Two adjoining, unfurnished, front, sunny, well-heated and well-lighted rooms in Hyde Park, in a refined American family, with breakfasts, by a young woman in business. Best of references furnished. Address B. J. B., *Western Gazette*.

WANTED. In the Back Bay district or Brookline, room, with board, in private family, by young Boston business man; answers must give full particulars, including price. Address H. J. J., *Boston Evening Transcript*.

WANTED. Will pay cash for 10 acres within easy walk of cars, 5¢ fare to city. Address K. S., Spokane *Times*.

WANTED. Few miles from South Station three-acre modern place; barn, henneries; buy or lease. G. A. E., Columbus *News*.

THE BEST PLACE to sell Books, Prints, and Autographs is Goodspeed's Bookshop, 15 Perkins Street, City. Valuations made at residence if desired.

The essential quality of a buyer's advertisement is clearness. Specific terms are preferred to general ones. To advertise that you wish to buy a *good* house is likely to bring few pertinent answers, when exactly what you mean is a single house, colonial style, with not more than eight rooms, four of which must be bedrooms. Similarly, you should be definite when advertising for help. If you are not definite, you are certain to waste your own time and that of applicants who are unfitted for the place and who would not have applied if the advertisement had been more specific.

Of course, in abnormal times, when demand far exceeds supply, one might feel that he had better buy any house he can get or employ any person who applies for work. But it is indeed seldom, even in abnormal times, that the buyer needs to be more alert than the seller and has to give more than a reasonable statement of his wishes in order to find someone who is as willing to sell as he is to purchase.

EXERCISE 24

Prepare advertisements that should interest the following persons who are looking for positions. Make a list of the points to be mentioned in each advertisement.

1. A domestic servant.
2. A chauffeur.
3. An office boy.
4. A graduate of high school.
5. An inexperienced stenographer.
6. An experienced bookkeeper.

EXERCISE 25

Prepare an advertisement of a situation for which you consider yourself qualified.

EXERCISE 26

Prepare an advertisement, stating that you wish to rent a summer cottage.

EXERCISE 27

Prepare an advertisement, stating that you wish to buy a second-hand automobile.

CHAPTER XVII

REPORTS AND SUMMARIES

THE REPORT

201. Subject matter of reports. An employee may be called upon to submit a written report to the management. Such a report may be the account sent to the head office at the end of the year by the manager of an agency; it may be an account of the working of the ventilating system in a store; it may be a report on the outstanding "charge" accounts; it may deal with the sales resulting from newspaper advertising or with almost any conceivable subject that the managers of the business wish to know about.

The following reports should be studied as furnishing examples of common, though widely varying, kinds. The first is one that a student should readily learn to write; the second requires more care, especially in arrangement.

REPORT OF A MEETING OF BOY SCOUTS

The regular meeting of Troop 5 was held on Friday evening, April 15, with President John Oyler in the chair. The records of the last meeting were read and approved.

The secretary announced that the following scouts had passed tests for merit badges: assistant patrol leader Robert Marston, scouts Philip G. Farley, Reginald Curry, and John Plympton. Philip Marston was admitted to the troop as a tenderfoot and assigned to the Lynx patrol.

It was voted to hold the usual field day and exhibition on Saturday, June 4.

Scout master R. E. Kimball gave notice that the next hike to Camp-site would be on Saturday, April 23.

On motion of scout Briscoe, the meeting was adjourned so that the usual tests might be made.

Carl P. Coggins, Sec.

REPORT OF A SALES MANAGER

Chicago, Ill.
January 1, 19—

Mr. Mark R. Kenerson, President
Acme Pencil Pointer Company
Pennsylvania, Pa.

Dear Sir:

I submit herewith a tabulated statement showing the total number of Acme Pencil pointers sold for the year ending December 31, 19—. To this statement has been appended a memorandum of the annual sales of the company since its incorporation five years ago.

You will see that our sales have increased ten per cent over those of the preceding year.

There are now twenty-two agents traveling for the company — five more than a year ago.

Our policy of maintaining agencies in various cities has been fully justified. During the year new agencies have been established in Cleveland, Ohio; Kansas City, Missouri; Dallas, Texas; Toronto, Canada; and London, England. The total number of agencies is now fourteen.

We are finding competition very keen. Two new pointers have been placed on the market this year, both resembling our machine in construction and efficiency.

In closing, permit me to make two recommendations:

1. That, if possible, a pointer be devised which can be sold for a dollar less than our present Standard A1.

2. That some of our most efficient agents receive a ten per cent increase in salary. In spite of the liberal policy of the company, I am finding it difficult to retain the services of our best men.

Respectfully submitted,
Horace D. Morse

202. Preparation of reports. A properly written report contains the basic principles of expression that are common to all kinds of writing, — unity, coherence, emphasis, and euphony; but its essential qualities are accuracy and clearness. The style or

tone must suit the occasion. If the report is on a technical subject and intended for experts, it may use highly technical terms; but if it is designed for popular reading (as is, for example, the annual report of a superintendent of schools), it should use a vocabulary and a style familiar to the average person. In short, a good report must be adapted to the viewpoint of the reader.

In collecting material for a report much of its success depends on systematic note-taking. The following points are suggestive, especially for long reports:

1. Decide tentatively on the viewpoint to be taken.
2. Collect facts, be sure of them, and place them on cards or arrange them by some other convenient system. A loose-leaf notebook is preferable to one that is bound.
3. Look over the notes, discarding those which are irrelevant and adding others if necessary.
4. Arrange these in a logical order.

203. Writing the report. In writing the report,

1. Give attention to the opening paragraph, deciding on the point of view. Make clear the subject to be discussed.
2. See that each paragraph is a unit.
3. Place important statements near the beginning or close and the less important ones in the middle.
4. In a long report it is often wise to close with a summary.
5. The report may be preceded by an outline if this will be an aid to clearness.

204. Models. Elaborate reports are readily found. Good models for study are the annual reports of the school superintendent of your town or city and the reports of the departments of any city government. The federal government (through the Printing Bureau at Washington) and the various departments of your state publish numerous reports of interest to business men; these documents may be had free or at a nominal cost. Such institutions as insurance companies, banks, and public-service corporations publish reports which are freely distributed

for advertising purposes. Below is given the contents of and an extract from a well-known report on commercial education:

Letter of transmittal.
Preface.
Part I. The commercial curriculum:
1. The problem.
2. Types of organization giving secondary commercial education.
3. Purposes.
4. Suggestions for a commercial curriculum.
5. Need for definiteness of aim.
6. Relations of commercial education to the business community.
7. Educational aims of commercial curriculums.
8. The short curriculum considered.
9. Commercial work in the seventh, eighth, and ninth years.
10. Suiting the curriculum to community needs.
Part II. Suggestions regarding courses in the commercial curriculum:
1. English.
2. Foreign languages.
3. Science.
4. Social studies.
5. Commercial studies.
Part III. Conclusion.
Appendix.

The admirable chapter on business English in the report of the National Joint Committee on English, which represented the Commission on the Reorganization of Secondary Education and the National Council of Teachers of English, has simplified the task of this committee.[1] Some aspects, however, call for further consideration.

First, the committee urges the importance in the commercial curriculum of instruction and training in the use of oral English. Probably 90 per cent or more of the English used in business, and in life generally, is oral, and yet fully 75 per cent of school instruction in English has been in written work. By more oral work, time can be saved for habit-forming drill, and at the same time a better command of the English language can be secured. Oral reports, sales talks, verbal instruction,

[1] "Reorganization of English in Secondary Schools" in *Bulletin No. 2* (1917), United States Bureau of Education.

conversation, etc., all are of vital importance. Frequent short oral reports are better than infrequent longer prepared papers. Constant practice, not intermittent and occasional effort, is necessary to form habits of correct speaking and writing. The oral work must, of course, be carefully supervised. Students must be taught to speak with enough deliberation to insure clear statement and correct grammatical expression. Interruptions by other pupils must not be permitted, as they tend to make the speaker talk faster than he can think. Short-time assignments enable the teacher to insist that the pupil who has the floor shall proceed without interruption to the end. Criticism of his efforts should follow, due care being taken to suit the criticism to the grade in which it is given and to keep it on a high level.

Daily practice in understanding and executing oral orders should be given. Business men justly complain that few boys or girls can understand an order that contains more than one or two factors. The office boy who is told to "go to the vertical file in the outer office, pull out the left drawer of the middle section, and get folder number 89" can generally be counted on to return for instructions one or more times before accomplishing the assigned task.

Regarding selections for reading, the committee urges that consideration be given to the needs of commercial students throughout the six years covered by the report. They should read articles on current events, many of which will be found in the high-grade magazines and leading weeklies. In addition, we urge that a part of the reading deal with practical affairs. Such a classic as Franklin's "Autobiography" will serve a good purpose as literature and, in addition, will prepare for practical life. The committee also urges that commercial students read some of the great inspirational writings of Shakespeare, Milton, Tennyson, Stevenson, and also the best representatives of American literature. We believe that freedom from the traditional college-entrance requirements will make possible the careful selection of material and its adaptation to the specific needs of pupils pursuing this curriculum. Particularly would we suggest the desirability of reading more from contemporary literature and from writers immediately preceding the present age. More detailed suggestions for the six years of the curriculum follow.

EXERCISE 1 — *Oral*

Be prepared to give a short talk on one of the following:

1. Books that everyone should read.
2. Books that a business man should know.
3. The best magazine I know.
4. Any subject suggested by the extract given above.

EXERCISE 2

1. Make an outline of a day's work in school.
2. Write a report, following your outline.

EXERCISE 3

1. Make an outline of what happened at some public meeting or entertainment.
2. Write a report according to your outline.

EXERCISE 4

After making an outline, write a report on your progress in the study of stenography (or typewriting, bookkeeping, commercial arithmetic) this year.

EXERCISE 5

A friend of yours has written you a letter about the advisability of renting a cottage next season at the place where you spend your summers. Write him in detail, giving favorable and unfavorable points about the place.

EXERCISE 6

Prepare a report, to be read at a business meeting, on one of the following subjects:

1. The football season, the baseball season.
2. A general survey of the work of the debating club or the dramatic club.

EXERCISE 7

Prepare a report, giving an account of the growth and present condition of student activities in your school.

EXERCISE 8

As secretary-treasurer of the —— Club, prepare an annual report to be read at the final meeting of the year.

EXERCISE 9

Your firm have been using two kinds of typewriting machines, the —— and the ——. They need five more machines.

1. Write a brief report on the relative value of the two kinds they now have.

2. Write a report, recommending that they buy a new kind of machine.

EXERCISE 10

The following subjects will furnish extended exercises in either oral or written compositions and will require about the same preparation as business reports. Each student may be required to investigate and report on a special subject.

Single-entry and double-entry bookkeeping compared.
How to close a journal in bookkeeping.
National banks.
Post-office savings bank.
The zone system of the parcel post.
Railway zones.
Cash registers.
Filing and indexing.
Board of trade.
The meaning in business of *firm* and *company.*
The meaning in business of *limited stock company.*
The meaning in business of *syndicate* and *trust.*
Employment bureau.
The function of rating houses (Lloyd's, Dun and Company, Bradstreet's).
Commercial draft.
The stock exchange.
Stock taking.
The insurance business.
Standard time.

THE SUMMARY

205. Purpose of the summary. ***The summary is an abridged statement of a longer account.*** It is frequently employed in business as a means of giving information in concise form. For example, the head of a department may be asked to summarize his yearly report for the benefit of the head of the firm, who does not care to examine the details of the whole report; or a clerk may be required to summarize the complete correspondence covering a business transaction. Many firms keep for reference brief summaries of important letters.

206. Good examples. The student should examine carefully, as classic examples of condensation, some of the stories of Shakespeare's plays in Lamb's "Tales from Shakespeare." The book reviews which are a regular feature of certain editions of many newspapers and of some magazines furnish excellent material of a similar kind. Many of the articles in an encyclopedia are good examples of condensation.

Remember that most statements can be condensed. The hat dealer who first prepared his sign to read "Good Hats for Sale Here" condensed it as follows:

Good Hats for Sale Here
Hats for Sale Here
Hats for Sale
Hats

Stopford A. Brooke has compressed into a small volume of little more than two hundred pages a readable account of a thousand years of English literature.

The following paragraph is a summary of the second selection in Exercise 37, page 144:

> Goethe says that bookkeeping is a remarkable discovery. This study trains a pupil, because it compels him to work for months with diligence and accuracy if he desires to reach a correct result. Since mistakes involve much labor, the pupil must exercise foresight; but if the books balance, he has sufficient reward in

his satisfaction. The consciousness of having performed work accurately strengthens his desire to be accurate. His character has been strengthened.

The following paragraph is a summary of the selection in section 105:

Disputes over accounts may cause such serious loss to a retail business that many merchants aim to settle them exactly as the customer demands. A prominent Chicago merchant requires his employees to act in all such cases as if the customer were right. When a woman brought to his store a hat which she had not bought there, he immediately gave her the credit which she demanded. He did this, knowing that the woman would later discover her mistake and advertise widely his liberal treatment. If a customer believes she is right in a controversy, a merchant must settle it to her satisfaction. Such a policy pays.

207. Method of preparation. When preparing a summary, note the following points:

1. A plan or outline will aid in giving prominence to essential facts that must be retained (p. 140).
2. Clearness must not be sacrificed for the sake of brevity.
3. Complete sentences must be used.
4. The requirements of unity, coherence, and emphasis must not be violated.

EXERCISE 11 — *Oral*

In a three-minute talk give the class some idea of a book which you have read recently. Use an outline if you consider it necessary.

EXERCISE 12 — *Oral*

Report to the class the main facts of a speech or a lecture that you have heard or read.

EXERCISE 13 — *Oral*

Explain briefly the fundamental facts about shorthand.

EXERCISE 14 — *Oral*

Summarize in a brief talk the chief facts that are given in some advertising pamphlet explaining the advantages claimed for a certain fountain pen (a typewriter, an automobile, a sewing machine, a hotel, etc.).

EXERCISE 15

Make an outline of the letter on page 344 and write, in not more than fifty words, a summary based on the outline.

EXERCISE 16

Make an outline of what has been said about slang on pages 9 and 10 and write a summary based on the outline.

EXERCISE 17

Write a short paragraph, summarizing the report which you, as secretary-treasurer, wrote in accordance with the requirements of Exercise 8.

EXERCISE 18

Write a summary of your last lesson in history or in some other subject.

EXERCISE 19

Make a careful outline of Chapter V and write a summary of the chapter.

EXERCISE 20

In a paragraph or two write the story of a play that you have recently attended.

EXERCISE 21

1. Make an outline of the most interesting book that you have recently read.
2. Write a brief summary based on the outline which you have just made.

EXERCISE 22

Bring to class a newspaper editorial of which you have written a brief summary.

EXERCISE 23

Write a summary of the selection in Exercise 42.

EXERCISE 24

Select a letter that you have already written, and rewrite it, condensing it as much as possible without leaving out essential facts.

CHAPTER XVIII

THE TELEGRAPHIC MESSAGE

208. Classification. ***A telegram is a telegraphic message sent wholly by land; a cablegram is one sent by means of a submarine cable.*** A message from New York to San Francisco is a telegram; one from New York to London is a cablegram. ***A message sent by the Marconi, or wireless, system is called a wireless message.*** It is often called a ***Marconigram.***

All telegraphic messages imply haste and are expressed in the fewest words compatible with clearness. However, clearness, as applied to a telegraphic message, refers only to the point of view of the receiver. Its meaning need not be understood by others, and it is often worded expressly to conceal the meaning from anyone else.

From the point of view of the wording, there are three kinds of telegraphic messages:

1. The plain-language message, which is written in any language, using the ordinary alphabet.
2. The code message, in which arbitrarily chosen words signify certain expressions.
3. The cipher message, which is made up either of groups of letters, *so that they cannot be pronounced*, or of figures. The cipher code is really a kind of private alphabet.

209. The telegram. 1. The telegram heading is usually limited to the city or town, state, and date.

2. Such forms of courtesy as the salutation *Dear Sir* and the complimentary close *Yours truly* are omitted.

3. Such words as *the* and *a*, or any word not necessary for clearness, are omitted.

4. Each of the following is counted as one word:

a. Every dictionary word. (Any word of more than fifteen letters is counted as two words.)

b. Every isolated letter, such as *I.* in George I. Brown.

c. Every word in a person's name.

THE UNION TELEGRAPH CO.

INCORPORATED

15,000 Offices in America Cable Service to all the World

W. H. ARMISTEAD, President and General Manager

Receiver's No.	Time Filed	Check

SEND the following message subject to the terms on back hereof, which are hereby agreed to. Boston, Mass., July 1, 19—

To Wm. M. Brown & Co.

New York City

Ship fast freight twenty number sixty library tables

Manning, Ball & Co.

☞ READ THE NOTICE AND AGREEMENT ON BACK ☜

d. The name of a city, town, state, or Canadian province, or its abbreviation.

e. Each word in the name of a county or parish, as East Carroll, La. (three words).

f. Each figure, as 500 (three words). Notice that if this is written *five hundred*, it is only two words.

g. Every pronounceable cipher word. A cipher word of more than ten letters is counted as two words.

h. Every abbreviation, as "John Burns, Jr." (three words).

NOTE. Most companies allow f.o.b., C.O.D., and other commercial abbreviations to be counted each as one word.

5. Any number of words up to ten is sent at the minimum standard rate. There is therefore no advantage in restricting a telegram to less than ten words.

6. No charge is made for the signature of the sender or for the name and address of the person who is to receive the message. If the sender adds his street and number, a charge is made for such addition.

210. Classification of telegrams. There are six kinds of telegrams:

1. The regular day message, to which standard rates apply; that is, a fixed rate for ten words or less and an extra charge for each additional word.

2. The night message, which is sent during the night for delivery the morning of the next business day.

3. The night letter, which is transmitted under conditions similar to those affecting the night message.

4. The day letter, which is handled as a "deferred service" and is not allowed to interfere with regular day messages.

5. The repeated message, which is a message telegraphed back to the originating office for comparison.

6. The telegraphic money order, in which the telegraph company transmits money for the sender.

211. The cablegram. Cablegrams are subject to rules based upon the International Telegraph Regulations, which were originally drawn up in Europe. These rules differ materially from those affecting the domestic telegram in the United States.

EXERCISE 1

Put into a telegram of not more than ten words each of the following groups of facts:

1. I will be at the North Central Station at five o'clock in the afternoon next Saturday. Meet me and bring any letters that I ought to see without delay.

2. I cannot very well come to Oldtown until Wednesday. Telegraph me if the delay will inconvenience you and I shall try to come.

3. We will pay your expenses one way if you will come on Thursday to see us regarding a position we can offer you as floor superintendent at two hundred dollars a month.

4. Send me 15 kegs of tenpenny nails by fast freight and charge to my account.

5. I wish you to countermand my order for one carload of wharf pea coal, but wish to have sent immediately three carloads of nut coal. Charge the coal to my account.

EXERCISE 2

Express the following in forms suitable for telegrams. Be careful that your meaning is clear.

1. I cannot accept your offer of a position unless you will give me a contract for a year. I will not accept a salary of $100, as I am getting $115 in my present situation.

2. Please send to me at once by telegraph to the Washington County Bank $150, and charge to my account.

3. F. B. Searles and Company are reported in town as being insolvent. You should order the B. & P. R. R. to hold up delivery at Chicago of our shipment of goods which was forwarded recently.

EXERCISE 3

Write a telegram to your family, telling them to expect you home for the Christmas vacation.

EXERCISE 4

Telegraph to your father, asking his permission to remain in the city during your Easter vacation.

EXERCISE 5

Send a message to the father of your roommate, saying that he is seriously ill.

EXERCISE 6

Wire to Chicago to the —— Hotel, asking them to reserve a room for you. Be specific.

EXERCISE 7

Send a telegram to Annie L. Smith, 14 Claibone St., Des Moines, Iowa, telling her that her mother has just left your town on a certain train and is due to arrive in Des Moines at a certain time.

EXERCISE 8

Write the telegrams that are implied in the following narrative:

The firm of Gordon & Co. unexpectedly find themselves in immediate need of a head buyer for their silk department. Members of the firm know personally Henry P. Hardwicke, who is head of the merchandise department of a large store in another city. Gordon & Co. are satisfied that Hardwicke is the best man they know for the position, and they telegraph to him, offering him $2000. Hardwicke replies that he is unwilling to come for less than $2500 and a two-year contract. Gordon & Co. reply that they will sign a contract for two years, giving him $2000 the first year and $2500 the second. Hardwicke accepts this offer.

EXERCISE 9

Order by telegram the merchandise specified in the letter on page 234.

EXERCISE 10

1. Write a telegram on any ordinary business subject, such as an order for merchandise, the cancellation of an order, or an inquiry concerning a delayed shipment.

2. Pass the telegram written under 1 to some other student and prepare a telegraphic reply to the telegram handed to you.

CHAPTER XIX

REVIEWS AND TESTS

TEST 1

1. Define the following grammatical terms, giving examples of each: *phrase, subordinate clause, main clause, simple sentence.*

2. Rewrite the following sentences, making them grammatically correct.

a. I do not know who you mean.

b. The students had already began their test.

c. Yours of the 27th to hand and contents noted.

d. Awaiting a favorable reply, Yours truly, J. Doe.

3. Rewrite the following sentences, making them more forcible.

a. Yours of the 27th to hand and contents noted.

b. Awaiting a favorable reply, Yours truly, J. Doe.

c. Having noticed your ad. in the paper, I wish to apply for the position.

d. Do not crowd around the doors, to facilitate the movements of our employees.

4. Discuss wherein business English may be different from other kinds of English, as legal, scientific, sporting, or poetic language. Discuss also wherein the various kinds of English are alike.

TEST 2

1. Explain the errors in the following sentences and rewrite them correctly:

a. The object of education is to enable a person to use what he has learned in his life's work.

b. Gross weight is when the weight of the merchandise and the weight of the container is taken together.

2. Explain the important uses of *shall* and *will.* Give examples.

3. Show that you understand what is meant by a "dangling participle"; give an illustrative example and explain how you would correct the error.

4. Define in sentence form the following words and expressions. You may illustrate definitions by examples.

a. ad valorem	*c.* letter of credit	*e.* lady
b. below par	*d.* vocation	*f.* woman

TEST 3

1. Comment on the following sentences, correcting them where necessary:

a. While waiting for my change at the counter, a fire alarm was sounded.

b. As shorthand is said to have been invented by the Romans, they should have the honor of giving it a name.

c. He had two ambitions, the first of which was a desire for money; in the second place he craved power.

2. Discuss emphasis in sentence structure, showing how emphasis may be obtained and what elements may make a sentence weak. Give illustrations.

3. *a.* Outline the principles that should govern the making of a complaint.

b. Write a letter of complaint to represent the customer in the following instance: A man purchased a cut-glass set at McCarthy's New York store and asked to have it sent by express to another city, where he was to attend a wedding. When the set arrived, it was found that one of the pieces was broken. The buyer was particularly annoyed, as he could not give an appropriate wedding gift. He believed that it was evident that the breakage was due to careless packing.

TEST 4

1. Point out the errors in the following sentences and rewrite them:

a. I object to him working that way.

b. The dean told the secretary that his letters were in his own desk.

c. Whether his object was writing for pastime, or to please a friend, or money, we do not know.

d. He asked me to pay the note and if I had the blank with me.

e. Replying to your favor of recent date, there is no adjustment that we can accept on your account due except immediate payment of the same.

2. Define and give examples of the following:

a. synonym *b.* antonym *c.* homonym

3. Define the standard by which you decide whether or not an expression is accepted as being in good use. Give your grounds for accepting or rejecting the following:

a. "dictated but not read"
b. "your valued favor of the 30th ultimo"
c. "his credit is O.K."
d. "a clever chap for the job"
e. "put through the deal and wire me"

4. Name and define the three fundamental qualities of all good expression.

TEST 5

1. Write in a column the words in the selection below. Beside each word indicate what part of speech it is. Similarly indicate all words or phrases that are (*a*) subjects of verbs; (*b*) objects of verbs; (*c*) objects of prepositions.

The delay in your shipment is an unfortunate occurrence. We are sincerely sorry for it, and we want to thank you for notifying us so promptly. We will trace the shipment at once.

2. *a.* Make clearer by improved unity: "Coffee is a harmless beverage. That is when it does not contain caffeine."

b. Make clearer by improved coherence: "We guarantee each and every part of this flexible shaft against workmanship, material, and to give satisfactory results."

c. Improve structure and diction: "We beg to let you know that as we are now manufacturing kimonos on a very large scale, and we have reduced the prices on many of them."

d. Improve for emphasis: "The stockings are called 'Everwear' because they will wear a long time before there are any holes in them."

e. Improve for emphasis: "There being only a few of these suits left, we are selling them at a great discount."

3. Using the following as a topic sentence, develop a paragraph by the deductive method: "As a reference book alone Davis and Lingham's 'Business English and Correspondence' is worth its price."

TEST 6

1. Point out errors in the following sentences and rewrite them:

a. New York is larger than any city in the world.

b. The great event is when the train arrives.

c. In winter the clerks suffer from cold drafts and in summer the heat is suffocating.

d. An athlete must possess strength, nerve, and be able to think quickly.

2. Explain the fundamental difference between the errors in the two sentences given below:

a. *Those* kind of lamps *are* ugly.

b. The *two* twins are both good stenographers.

3. Name the four fundamental qualities of any composition and define each.

4. Define *good use* as applied to words, and show by applying your rules that you can decide which of the following expressions are justifiable in business writing: ***verily***, ***tell the world***, ***ultimo***, ***sine qua non***, ***boiled down*** (meaning "condensed,") ***quite a bunch***, ***beg to state.***

TEST 7

In each of the sentences following substitute a more suitable word for *and.*

1. We guarantee satisfaction *and* if you are not satisfied with your purchase, we will return your money.

2. I have lived for two years on the same street as Williams has *and* have not yet spoken to him.

3. There are no railroad giants included in this list, *and* it is my purpose to devote a separate volume to them.

4. The world can match our statesmen, philosophers, or poets, *and* no other nation can match our galaxy of doers.

5. I hurried up to Jim's room *and* found that he was not there, *and* it was evident that he had not been away long.

6. There may be luck in getting a good job *and* there is no luck in keeping it.

7. He was told that he had passed in algebra *and* had failed in plane geometry.

8. He never was much of a talker *and* he was the next best thing: he was a good listener.

9. He had to work every day outside of school hours *and* he, nevertheless, contrived to win the medal for the best scholarship in the fourth year.

TEST 8

1. Write a letter of application in reply to the following advertisement:

NEW YORK and Boston Stock Exchange house desires the services of a young man over 18; excellent chance for advancement for one who is bright and ambitious; experience unnecessary. Apply only by letter to Drew & Co., 85 Devonshire St., Toledo, stating age, education, etc.

NOTE. Take an entire sheet for this answer. Be sure that the letter is complete as to heading, complimentary address, salutation, complimentary close, and signature, and that its *form* is perfect.

2. Comment on the beginnings and endings of letters. In the course of your discussion be sure to speak, among other things, of (*a*) first impressions, (*b*) point of view, (*c*) the *you* attitude.

3. Write a short theme in which you give a résumé of the last book you were asked to read outside of class.

TEST 9

1. Define ***unity*** and ***coherence*** as applied to a paragraph, showing that you understand the distinction between the two terms.

2. Answer one of the following advertisements, supposing in your letter that you are qualified for the position.

WANTED: An educated, experienced, refined American young lady stenographer and general office assistant in editorial office; an unusual opening for capable person; salary small at the start; application must be in own handwriting, stating age, education, experience, references, and salary expected. Address V. G. N., *Springfield Republican.*

WANTED: A good accountant with some knowledge of stenography to assist secretary of Cleveland Chamber of Commerce for three months with promise of permanent position if satisfactory; young man of good appearance, inclined to work, with business office or newspaper experience preferred; should be able to meet city men of prominence; reply in own handwriting, stating age, pay wanted, education; inclose references, give details; all letters confidential. Address X.Y.Z., Cleveland *Plain Dealer.*

TEST 10

1. Assume that you are proprietor of a printing concern in a small town where rents and other expenses are comparatively low. Outline a series of letters (one first letter and two follow-up letters) designed to secure business from corporations in large cities.

2. Outline the principles governing adjustments and write an adjustment letter.

3. Oscar Lapham of Minneapolis, Minn., bought of Powers & Jones, Chicago, Ill., on August 15, a piano valued at $700. The bill was to be paid by October 1. Two letters have already been sent to Mr. Lapham by Powers & Jones. Write a letter designed to collect the account.

TEST 11

1. For the benefit of a student who has never seen Davis and Lingham's "Business English and Correspondence, Revised," describe, compare, and contrast it with some standard work of a more general nature on composition and rhetoric.

2. Discuss the contents and essential qualities of a letter of application. Write such a letter to illustrate your remarks.

3. In approximately one hundred and fifty words give from your standpoint an account of a meeting of some school society or association. Make your picture as vivid as you can and state your opinions frankly.

4. Criticize the expression of the following letter and rewrite it:

Answering your advertisement, beg to advise the writer is in the market for some good invention, of general utility to manufacture and market, and wish you would please mail me a list of your patents that you have for sale.

Awaiting your reply, I am very respectfully,

TEST 12

1. Comment on the following letter and rewrite it.

Gentlemen:

On the 25th you say, "Copy mailed today." That copy did not reach me. Mail another.

Yours truly,

J. Blank

2. On a separate page answer, in correct form, the following letter, assuming that nobody in your salesroom remembers what goods Mr. Alster looked at.

American Dry Goods Company
Boston, Mass.

Gentlemen:

I guess I'll have to have some of those goods you showed me when I was in Boston. I thought I could get along without them, but business is picking up, and you had better send them along. Please get them here soon, as I want them for Christmas trade.

Yours truly,

Jacob Alster
St. Johnsbury, Vt.

3. Write the plural of your own name and give the rule.

4. Differentiate between unity and coherence. Show how unity may be obtained or violated in a sentence.

TEST 13

1. Define *good use* as applied to words, and show by applying your rules that you can decide which of the following expressions are justifiable in ordinary business writing: *perchance, not on your life, proximo, esprit de corps, beg to advise, most ready, thanking you in advance.*

2. Show that you understand the following expressions: *trite, parallel structure, periodic sentence.*

3. Write a letter of application that you consider suitable for the kind of position you could hold. Precede the letter by a short explanatory statement regarding the position.

4. Discuss emphasis from the point of view of the paragraph.

5. Point out anything that you would criticize in the following letter. Rewrite it.

JAMES A. FORD COMPANY
Boulder City . . . Colorado

June 21
1916

The Stenotile Company
Indianapolis, Indiana

Gentlemen:

We have just closed the first year's work in Stenotily in this school. I am so greatly pleased with the result of this work that I feel under obligations to at once write you regarding it.

We have enrolled, during the school year, an aggregate of twenty-eight students in Stenotily and were limited on account of the number of machines. It was largely an experiment and we felt as though we should be conservative until its value can be thoroughly demonstrated. This has now been done to our complete satisfaction.

The Stenotile students have worked during the same periods and under the same circumstances and with the same instructor as the Stenography students; the conditions surrounding the two classes has been substantially the same and yet the progress of the classes in stenotily over that of Stenography has been marked.

So very pleased are we with the results attending this work, that we have made a requisition for double the number of machines for next year's work which will permit of a much larger enrollment.

Knowing that you will be glad that we are not only satisfied, but greatly pleased with Stenotily in our school, I remain

Sincerely yours

James A. Ford

THE DAY'S WORK

As a preparation for writing the exercises which follow, you are to suppose that you are connected with some firm. Write a definite statement, giving the name of the firm, the business, the location (town or city and state), your position, etc.

1. Write a letter, asking an applicant for a position to call at a certain time.

2. Order by telegram a consignment of goods.

3. Write a letter, canceling an order for merchandise.

4. Write a letter addressed to a valued customer who has failed to reply to a request for payment of an overdue account.

5. Write to a firm with whom you have had no business dealings, asking quotations on merchandise which you wish to buy. Would you give references?

6. Write to your representative in another state, asking him to collect an overdue account from a delinquent buyer.

7. Prepare for a newspaper an advertisement of a special sale.

8. Telegraph to a distant city, asking a firm to send you by express a small but valuable consignment.

9. Write to a firm, complaining about the condition of goods that you have received from them. You have once before had similar trouble with this firm.

10. Write to a manufacturer, stating that you wish to acquire in your vicinity the sole agency for his goods.

EXAMINATION QUESTIONS IN BUSINESS ENGLISH

FROM RECENT EXAMINATIONS PREPARED BY THE UNIVERSITY OF THE STATE OF NEW YORK AND COMMONLY KNOWN AS THE REGENTS' EXAMINATIONS

A

Answer questions 1 and 2 and six of the others

1. You are interested in the sale of (*a*) a new pencil with metal case in which fillers of lead are carried; (*b*) a typewriter of standard make; (*c*) a chocolate almond bar; (*d*) a magazine dealing with business.

a. Select *one* of the above and arrange in outline form the points you would use in writing a sales argument.

b. Supplying the necessary data, write a letter based on the outline that you have prepared in answer to *a*.

2. Answer both *a* and *b*.

a. Mention *three* principles that enter into the composition of a good collection letter.

b. Theodore Smith & Sons, 69 Walpole St., Rochester, N. Y., bought from you a bill of goods the payment for which is now three weeks overdue. Ten days ago you submitted a statement of their account and called their attention to the indebtedness. No reply has been received. Write them a suitable letter.

3. Criticize the following sentences and write them in correct form:

a. The machine which you use for copying your letters is inadequate to the needs of your establishment, failing to copy quickly enough, and it renders the department inefficient by preventing it from turning out a sufficient amount of work.

b. In your letter it says you will be here on the 10th.

c. We use only the best materials obtainable, but our sales during the past year have increased.

4. Draw up a suitable form letter, outlining the qualifications of the graduates of the commercial course in your school. This letter is to be written so as to interest business men and induce them to employ those who finish the course.

5. Explain *four* of the following business expressions: (*a*) turnover, (*b*) assets, (*c*) to meet an obligation, (*d*) to postdate a bill, (*e*) to buy on margin, (*f*) the check was raised, (*g*) price is 94 with accrued interest.

6. You are secretary to the advertising manager of the Elmira *Chronicle*, a weekly publication of 72 pages with a circulation of 15,000. Duncan & Co., manufacturing jewelers, 350 Fifth Ave., New York City, write asking for particulars about your publication with a view to advertising in it. They want to know how often it is issued, the number of pages, its circulation, and the advertising rates. As requested by your employer, write the letter inclosing a printed card with advertising rates.

7. Explain the difference in meaning between the words in each of *four* of the following groups: (*a*) complimentary, complementary; (*b*) eminent, prominent; (*c*) advise, advice; (*d*) plaintiff, plaintive; (*e*) recent, resent; (*f*) eligible, legible.

8. Write the correct salutation in addressing a letter to (*a*) John White and Richard Thomas, partners; (*b*) The Independent Paper Company; (*c*) Miss Lillian Arch; (*d*) Miss Ray Bonwit and Miss Frances Teller, partners in a tailoring business; (*e*) Mr. James Brown and Miss Ellen Jones, conducting a stationery business.

9. Write the proofreader's mark for (*a*) dele, (*b*) capital letter, (*c*) italics, (*d*) let it stand, (*e*) small letter, (*f*) insert apostrophe.

B

GROUP I. *Answer question 1 and two other questions from this group*

1. Answer either *a* or *b*.

a. Write a theme of about 200 words on *one* of the following topics:

(1) The selection of an advertising medium.
(2) The use of the trade acceptance.
(3) How to attract trade to your store.
(4) Assistance of the newspaper to a business man.
(5) How to make a bank deposit.

b. As file clerk, write a report to your employer, recommending a change in your filing system.

2. In reply to your request for a remittance, Williams & Co., 325 Main Ave., Kingston, N. Y., have written offering to give you their.

check for $1250 for one half of the amount due and their 60-day note for the balance. This account is now two months overdue, and you do not feel that you can accept this arrangement. Write a letter to Williams & Co., refusing this plan and returning the note.

3. Write a letter of application for a position with the Empire Manufacturing Company, 516 Ellicott St., Buffalo, N.Y. You do not know that a vacancy exists with this company, but you feel that you would like to be associated with the firm, and you take this means of getting your name and qualifications before them.

4. Write a circular letter advertising an electric washing machine. This letter is to be sent to housewives who advertise for laundresses.

GROUP II. *Answer five questions from this group*

5. Explain the meaning of each of *five* of the following:

a. The price of the lot is $25 a front foot.

b. A personal application is required.

c. We can book your order now for May delivery.

d. The new transportation company has been granted a franchise.

e. This is to confirm our telegram of yesterday in which we ordered four standard desks.

f. We have a two-day option on the house.

g. We have carried this company as long as we can.

6. Rewrite the following in good business style:

a. In reply to yours of the 10th inst., we beg leave to state that we are unable to fill your order for 60 days.

b. Having seen your ad. in the *Times-Standard*, I beg to be considered an applicant for the position.

c. Would request that you kindly give your prompt attention to this matter.

d. Yours received and contents noted.

e. Hoping to hear from you by return mail, I remain

7. As a retail dealer in office equipment, write a letter to C. H. Appleton & Co., Buffalo, N.Y., wholesale dealers, ordering *five* articles and stating what arrangements you can make for settlement. Specify also how the goods are to be shipped.

8. In *five* of the following sentences, substitute more exact words for those in italics:

a. He has a *nice* position with that company.
b. Send him a *couple* of those circulars.
c. This is a *sample* of my best penmanship.
d. The report shows a *deficiency* of $100.
e. The *admittance* to the game was 50¢.
f. The terms are 25% off of the *price list.*
g. The lawyer sent an *invoice* for his services.
h. He was given the *alternative* of becoming chief clerk, going into the accounting department, or joining the sales force.

9. Answer either *a* or *b.*

a. Write the copy for a display advertisement in your local newspaper, announcing a special sale of trunks, suit cases, traveling bags, and brief cases.

b. Supplying the details, write the copy for a classified advertisement for the sale of a modern city house.

10. Your employer, S. J. Dixon, directs you to wire Mr. C. E. Hayes, 297 Madison Ave., New York City, that he will meet Mr. Hayes at Hotel Pennsylvania at three o'clock on Friday afternoon to discuss the program for the next meeting of the association. Write the telegram.

APPENDIX A

POSTAL INFORMATION

Sources of information. The Post-Office Department of the United States issues a pamphlet containing "general information upon subjects relating to the Postal Service. It is published for the use and guidance of the public and is free for distribution." Every student should apply at his post office for one of these pamphlets and make a careful study of the contents.

A copy of the "United States Postal Guide" is kept on file at most post offices, and may be consulted by the general public.

With detailed information thus available we need give only the briefest outline of the functions of the Post-Office Department, and a résumé of some of the information for which there is common use.[1]

Classification. The business of the postal service may be broadly classified under five heads:

1. The post office proper, for the handling of ordinary mail matter; that is, of the first, second, third, or fourth class.

2. The money-order department, for the selling and cashing of money orders.

3. The registry department, for the greater security of valuable mail matter.

4. The postal savings system, for the receiving of deposits in a manner similar to that of a savings bank, with the added security of the United States government for payment.

5. The parcel-post department, for the handling of packages larger than are ordinarily sent by mail, which are to be transmitted to any part of the United States or its possessions, or to certain foreign countries. (Parcel-post matter constitutes the fourth class.)

[1] "The World Almanac and Encyclopedia," published annually, gives authoritative and comprehensive information, which has been revised by the Post-Office Department.

DOMESTIC MAIL MATTER

Classification and rates of postage. Domestic mail matter includes that deposited in the mails for delivery within the United States and its dependencies, including Porto Rico, the Philippines, and the Canal Zone.

First-class matter includes written and sealed matter, postal cards, and private mailing cards. The rate for letters is two cents for each ounce or fraction thereof. The rate for single postal cards and private cards is one cent each.

Second-class matter (unsealed) includes newspapers and periodicals when sent by other than the publisher or agent; the rate is one cent for each four ounces or fraction thereof. To be entitled to this rate, copies of newspapers or periodical publications must be complete.

Third-class matter (unsealed) includes circulars, partial or incomplete newspapers, periodicals, etc., proof sheets, and proof sheets with accompanying manuscripts; the rate is one cent for each two ounces or fraction thereof.

Fourth-class matter, or domestic parcel post. The variety of matter admitted to parcel post has been rapidly increased. It now includes general merchandise, farm and factory products, books, etc., in packages not exceeding seventy pounds in weight and of limited dimensions within the first three zones, and fifty pounds for all other zones. The rates vary according to the weight of the parcels and the distance they are sent. For the distance (or zone) system, rates, etc. consult your local post-office officials.

Money-order system. This system offers a safe, cheap, and convenient method of making remittances by mail. Money orders are issued in varying amounts from one cent to $100, and as many orders as desired may be obtained. Money orders may be secured at the local post office or from the rural carrier.

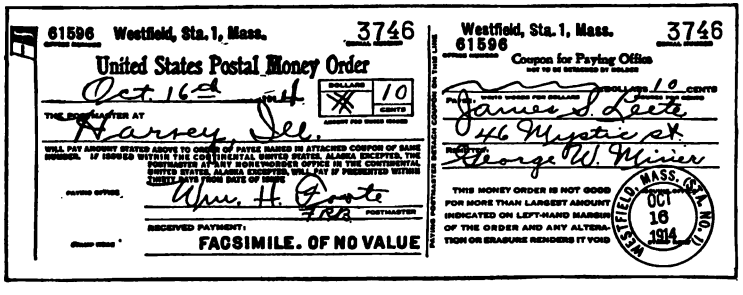
Registry system. For an additional fee of ten cents for each letter or parcel, not including packages sent by parcel post, registration may be had; that is, special care in the transit and delivery of matter so registered is guaranteed, and, if desired, a return receipt or an acknowledgment of delivery signed by the receiver may be returned to the sender.

Postal savings system. This provides country-wide facilities for depositing savings, at interest, with the United States government as security. Any person ten years of age or over may become a depositor. Deposits are accepted from individuals only. No account can be opened for less than $1. Simple interest is allowed at the rate of two per cent for each full year that the money remains on deposit, beginning with the first day of the month following the one in which the deposit is made. No person is permitted to have a balance to his credit of more than $2500, exclusive of accumulated interest.

FOREIGN MAIL MATTER

In general, mail matter sent to foreign countries is subject to the rules and regulations of those countries. Almost all countries are in the Postal Union, and have adopted certain regulations regarding the treatment of foreign mail that apply throughout most of the world. Thus, undelivered mail of the first class is returned to the sender; mail upon which insufficient postage has been paid is subject to double rates; registered mail is handled with special care; and any mail may be opened if it seems to contain dutiable matter.

FACSIMILE OF MONEY ORDER



APPENDIX B

PROOFREADING

Since a business man is likely to have much of his advertising and circular matter printed, it is well for him to be able to correct proof by means of the ordinary signs used by printers. There is considerable variation among printers in regard to some of the signs employed. Those given on the next page are in practically universal use.

In making a correction two signs are employed: one in the body of the proof, to call attention to the exact place where the change is to be made; the other on the margin of the proof sheet, to tell the printer what change is made. The main thing, however, is to make your correction so that the printer will understand it. Write out your correction if you think it cannot be made plain in any other way. Frequently proofreaders draw a line from the symbol in the margin to the place in the body of the text where the correction is to be made.

Where several words require a different order, the words are numbered in correct order and necessary directions given in the margin.

If a number of words have been left out of a line, write them at the most convenient place in the margin and draw a line from them to the place where they are to be inserted. A caret may be used to mark this omission.

The proofreader's marks which are found on the following page by no means represent all that are used. They are the ones, however, which are most commonly required for making ordinary corrections. These marks may appear difficult at first, but they are really simple, and, with a little practice, may be handled with ease. If you will practice correcting your own compositions and letters by means of these symbols, you will become not only proficient in their use but also alert to some of your own deficiencies.

Some Marks used by Proofreaders

Take it out	Take out (*dele*)
the clerk's judgement	Take out and close up
at any ~~price~~ cost	Substitute
First Bank National	Insert
a sale bargain tr.	Transpose
the electric car ital.	Put in italic
NEW YORK CITY Caps.	Put in capitals
NEW YORK CITY s. c.	Put in small capitals
Norton TRUST Company l. c.	Lower case
at an end. The new company	Begin a new paragraph
The sale was over	Insert period
Chicago Ill.	Substitute comma
the ~~greatest~~ game stet	Retain matter crossed out
[the advertising department	Move to the left
a commission house]	Move to the right
Smith's Champion Brand (Heavy)	Set in heavyfaced type
a run on the bank. Moreover this	No paragraph
58¢ per yard	Is this right?
the third day the week	Matter omitted
a Baldwin apple	Reverse letter
an electric car	More space
the street railway	Close up
the Champion Brand	Insert quotation marks
a cashier's check	Straighten letters on line

Suggestions for Exercises

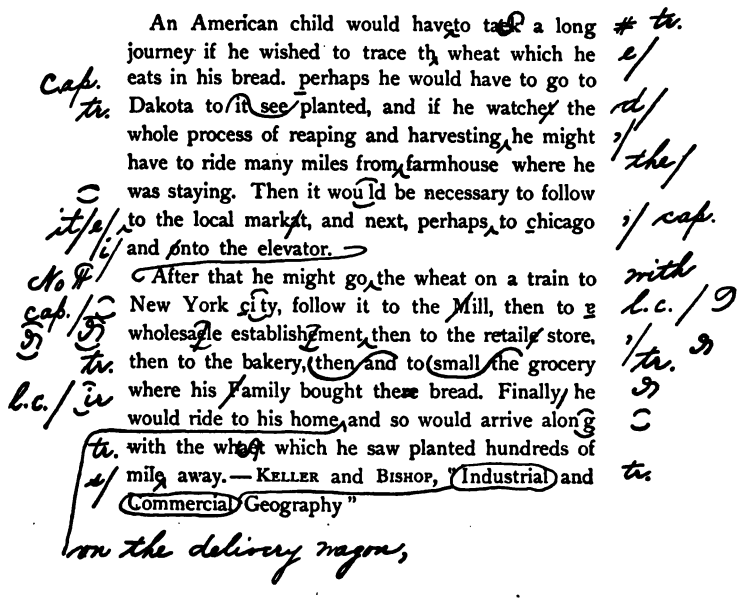
1. From time to time students may be required to correct each other's written work by the use of the marks given above.

2. The members of a class may be asked to prepare exercises to be exchanged and corrected as "proof."

EXERCISE 1

Rewrite the proof sheet given on the following page, making all the corrections called for.

A Proof marked for Correction



EXERCISE 2

Copy the following selection and correct it by reference to the letter on page 301. Use proofreader's marks for each correction. Rewrite the selection, making the corrections indicated by the signs.

usually the Furniture which I buy of your house comes in good order but the lasj lot, your invoice No. 8963 was in bad shake. Chiffonier No. 3881 was scratched and the glass was broken. A legs one on of the chairs wa cracked and the leather on couch No. 617 was scratched, where the finish on the whole was not upto the standard. A part of tHis furniture I had sold to one op my very best customers on the Coast from the description given in your catalogue; and he is impatiently awaiting its arrival.

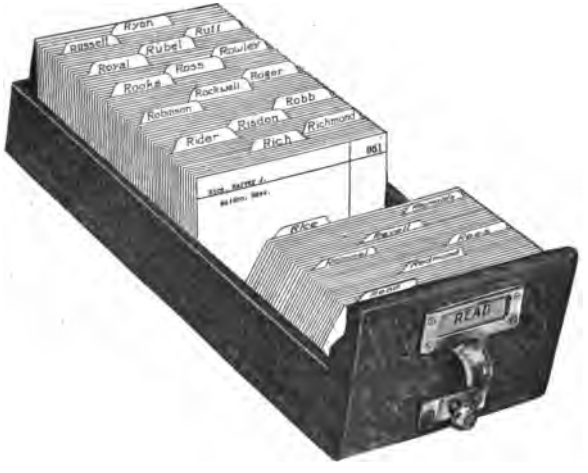
You can therefore imagin that I am not in a happy state of mind. perhaps the rail road company is responsible for the breakes and acatches, but it looks to me s if your packer were at fault while the poor finish is up to you. I am writing to you personally for I know that you will give me your immediate attention. Wire at once letting us know what you are going to do about it.

APPENDIX C

FILING CORRESPONDENCE

The large number of papers that are a part of modern business, and the necessity for frequent and sure reference to such papers, has created the filing problem.

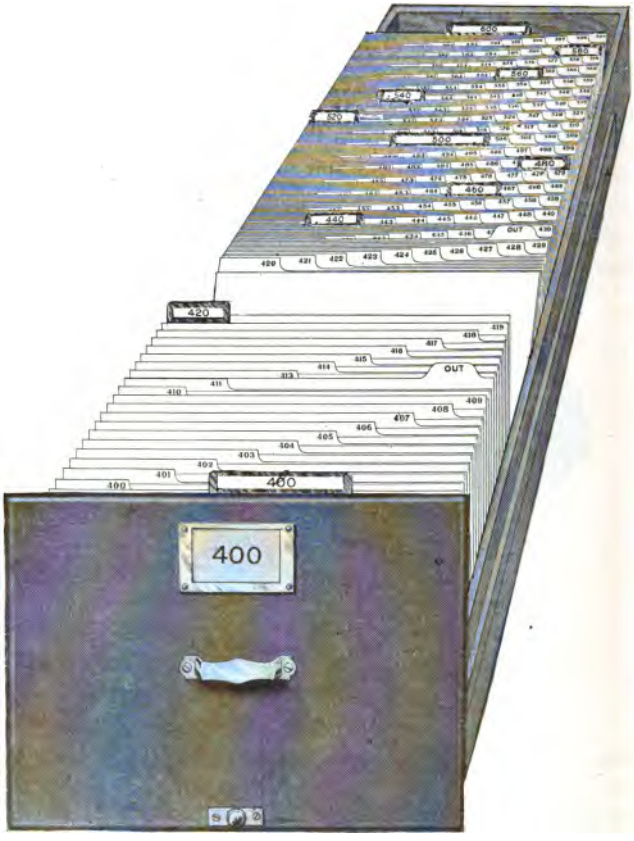
Accuracy of filing is absolutely necessary, for there must be no likelihood of loss through misplacement. Then every paper should be



where it can be quickly found, as dispatch in business is important. In addition, economy of time must be considered in the placing of papers in the files, as must also economy of space, for each year the filing cabinets occupy more room.

Fundamentally, all filing systems are based on the fact that everyone knows the regular order of the letters of the alphabet and the regular order of the cardinal numbers (1, 2, 3, etc.).

A city directory illustrates the alphabetical arrangement of facts. In the enormous directory of any large city there are many thousands of names, but one can easily find information about any person by simply looking for the name in alphabetical order.



In books in which the matter is not arranged alphabetically, the subjects are given alphabetically in the index, with references to the pages where they are treated. An effective filing system is as necessary to most businesses as is a good index to most books.

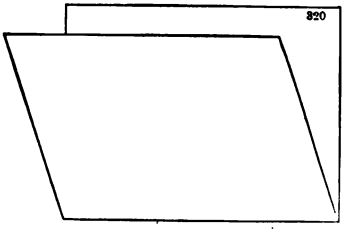
Classification. Fundamentally, filing systems are of two kinds: alphabetic and numeric.

In the alphabetic system the letters or other records to be preserved are placed in files arranged according to the sequence of letters in the alphabet. In other words, the records are arranged alphabetically, as are the words in a dictionary. In the numeric system the files are arranged according to the sequence of the cardinal numbers (1, 2, 3, etc.).

In addition to these two systems there are various others, such as those that combine both the alphabetic and numeric features or are arranged topically, geographically, etc.

1. **A direct alphabetic correspondence filing system** is illustrated on page 379. Such a file usually contains only names of persons and firms.

2. **A numeric correspondence filing system** is illustrated on page 380. In such a system persons, firms, and subjects (such as Applications for Employment) are each given a number, and in an alphabetically arranged card catalogue (the index) is recorded the name of every person, group of persons, or subject filed, with the number under which the corresponding papers are filed.



Large envelopes or folders are used, in which are placed the papers belonging to one person or subject. These folders are arranged alphabetically in the first system and numerically in the second.

The routine. The routine of one of the most effective systems in use may be described as follows: all original letters etc., with their inclosures and carbon copies of the replies, if any, are brought daily to a table to be distributed by the filing clerk. Conveniently placed at her left is a cabinet containing a card index. Each card has written on it the name of some correspondent, and these names are filed alphabetically.

Aborn, A. L., 96
Adams, D. W., 13
Adams, Samuel, 932

The number at the right indicates the number of the folder in which letters to or from the persons whose names appear are to be placed.

The clerk takes each letter or whatever it may be, and, after reference to the card index, writes upon the letter always in a certain place (for example, the upper right-hand corner) a number showing the folder in which it is to be placed. Experienced clerks can, without referring to the index, recall the numbers assigned to the mail of large correspondents.

Only persons, firms, and others, with whom there is regular correspondence have numbered folders reserved for their communications, and consequently have their names in the card index.

Letters from occasional correspondents are filed in appropriately lettered folders; for example,

Aa–Ab	Bel–Bem
Ac–Ad	Ben–Bey
Baa–Bah	Bua–Bul

Thus, a letter from John L. Bemis, who writes only occasionally, would be filed in the section lettered Bel–Bem.

When all the correspondence for the day has been properly numbered, it is placed in a distributing file; for example, all letters numbered from 1 to 100 in the first section, those from 101 to 200 in a second section, and so on, the unnumbered letters being grouped in a lettered distributor.

Aa–Al	Ba–Bay
Am–Az	Bea–Ber

The correspondence being thus partly sorted, it is a simple matter for the clerk to distribute the letters in chronological order in the permanent file. Usually at the beginning of the year, but varying in frequency according to the demand for space in the filing cabinet, the correspondence in the permanent file is transferred bodily to boxes of convenient size, each box being numbered, consecutively, 1–3, 4–10, 11, 12–25, 26–40, etc., or A–Al, Am–Az, etc.

These boxes are placed in orderly sequence on shelves in a storeroom or vault. As the file number of any given correspondent is

always the same (or, if any change is made, such change, with the date, is indicated in the card catalogue), to refer to the letters etc. of any correspondent for any given period of time is always a simple matter.

EXERCISE 1 — *Oral*

Explain what you mean by " subject filing " and show how it could be applied to some business with which you are familiar.

EXERCISE 2 — *Oral*

Explain how you could use an alphabetic filing system to keep all the corrected written work prepared by your class in their studies.

EXERCISE 3 — *Oral*

Explain how you would proceed to arrange for your school a filing list in which a record of everything concerning each pupil, such as attendance, standing in scholarship, written examinations, written class work left permanently with the teacher, rewritten work, written work returned to the student, etc., would be filed or recorded so as to be readily accessible.

NOTE. The illustrations in this chapter are reproduced through the courtesy of the Library Bureau.

APPENDIX D

GRAMMATICAL SUPPLEMENT

This supplement is especially designed to be used in connection with the second part of the chapter on grammar. It is derived in part from the " Report of the Joint Committee on Grammatical Nomenclature," appointed by the National Education Association, the Modern Language Association of America, and the American Philological Association. In some respects the terms recommended by these associations differ from those more commonly known and of older usage. Such differences as seem important are noted in the text below.

There is considerable variation in grammatical nomenclature. For example, the word *good* in " John is *good*" is variously called *attributive complement*, *predicate adjective*, *subject complement*, *complement of intransitive verb*, *predicate attribute*, and *adjective attribute*. The expression that some grammarians call a subordinate clause others name a dependent clause.

In addition, some of the grammatical classifications are not mutually exclusive. Thus, the sentence " Please walk more slowly " is often said to be an imperative sentence. It is, however, also a declarative sentence, for it declares or states something.

Parts of Speech. The parts of speech are

Noun	Adjective	Adverb	Conjunction
Pronoun	Verb	Preposition	Interjection

The parts of speech are defined on pages 12–22.

Nouns. Nouns are common or proper; abstract; collective. One should note that these classes are not mutually exclusive. That is, a common noun may be also abstract, as is the noun *adaptability* in the sentence " He does not show *adaptability*."

Declension is the inflection of a noun or pronoun. Nouns and pronouns are declined to show number and case.

Number is a variation in the form of a noun or pronoun to show whether it means one person or thing or more than one. A noun or

pronoun is in the *singular* number when it means one: letter, reply, box. A noun or pronoun is in the *plural* number when it means more than one: letters, replies, boxes.

The plural is formed from the singular in several ways.

1. Most nouns form their plural by adding *s* to the singular.

SINGULAR	pen	chair	office
PLURAL	pens	chairs	offices

2. Most nouns ending in *s*, *sh*, *ch*, *x*, or *z* form their plural by adding *es* to the singular.

SINGULAR	dress	brush	church	box	chintz
PLURAL	dresses	brushes	churches	boxes	chintzes

3. Most nouns ending in *y* preceded by a consonant form their plural by changing *y* to *i* and adding *es*.

SINGULAR	lady	city	body
PLURAL	ladies	cities	bodies

4. Some nouns ending in *f* or *fe* form their plural by changing *f* or *fe* to *v* and adding *es* to the singular.

SINGULAR	knife	half	loaf
PLURAL	knives	halves	loaves

Many nouns, however, simply add *s* in the regular way.

SINGULAR	chief	roof	fife
PLURAL	chiefs	roofs	fifes

5. Nouns ending in *o* form their plurals irregularly, some by adding *s*, others by adding *es*, and others by adding either *s* or *es*.

Filipinos	cargoes	mottoes
pianos	manifestoes	calicos *or* calicoes

6. A few nouns form the plural by what today seem unusual changes, but which were the regular rule when English was a highly inflected language.

SINGULAR	child	mouse	tooth	goose
PLURAL	children	mice	teeth	geese

7. Some nouns have the same form for both the singular and the plural.

cannon deer fish (rarely *fishes*) sheep trout

8. *a.* Some nouns are used in the plural only.

bellows riches tidings dregs

b. Some nouns are plural in form but singular in meaning.

means alms news politics

9. The important part of a compound word takes the plural ending.

son*s*-in-law daughter*s*-in-law

10. *a.* Proper nouns are changed as little as possible.

Henry, Henry*s* Mary, Mary*s* James, James*es*

b. To pluralize a person's name when used with a title, the title is usually inflected.

Messrs. Smith the *Misses* Jones

11. Certain foreign nouns retain the plurals of the language from which they are derived.

alumnus alumni

12. Letters, figures, and other signs form their plural by adding an apostrophe and *s* to the singular: *i*, *i's*; *2*, *2's*; *a*, *a's*; *b*, *b's*; &, *&'s*. This entirely exceptional formation of the plural must not be confused with the regular use of the apostrophe in the possessive case.

The distinction of gender (masculine, feminine, and neuter) may be largely disregarded in nouns.

The gender of nouns is important chiefly when the nouns are used as antecedents of personal pronouns. For example, in the sentence "The stenographer resigned *his* (*her*) position" it is necessary to know the gender of the word *stenographer* in order to use the correct pronoun. Usually, however, the gender is plain. Thus, a noun denoting a male is in the *masculine* gender, — man, boy, father; a noun denoting a female is in the *feminine* gender, — woman, girl, mother.

The case uses are the following:

1. *Nominative:*

SUBJECT: *John* is here.
PREDICATE: It is *John* who is calling.
OF ADDRESS: *John*, it is time to go.
OF EXCLAMATION: Lucky *John*!
ABSOLUTE: *John* having come, we went into the house.

2. *Accusative (also called Objective):*

DIRECT OBJECT: I saw *John.*
SECONDARY OBJECT: His father taught John *Spanish.*
RETAINED OBJECT: John has been taught *Spanish* by his father.
ADJUNCT: John painted the wheels *yellow.*
SUBJECT OF INFINITIVE: I told *John* to go.
PREDICATE OF INFINITIVE: I told him to ask *John.*
ADVERBIAL: John has waited *weeks* for an answer.
WITH A PREPOSITION: I borrowed the book from *John.*

3. *Dative (also called Objective):*

INDIRECT OBJECT: I sold *John* my bicycle.

4. *Genitive (also called Possessive):*

OF POSSESSION: *John's* book is on the table.

5. *Any case in apposition:*

John, *my chum*, is here.
I gave John the book, "*Business English and Correspondence.*"
I am not of his, *John's*, opinion.

Pronouns. The pronouns are the following:

1. PERSONAL: I, you, he, she, it, we, they.
2. POSSESSIVE: mine, thine, his, hers, ours, yours, theirs, whose.
3. DEMONSTRATIVE: this, that.
4. INTERROGATIVE: who, which, what, etc.
5. RELATIVE: who, which, what, that, etc.
6. INDEFINITE: one, someone, any, anyone, none, each, etc.
7. REFLEXIVE (ALSO CALLED COMPOUND PERSONAL): myself, yourself, etc.
8. INTENSIVE (ALSO CALLED COMPOUND PERSONAL): myself, yourself, etc.
9. RECIPROCAL: each other, one another.

In pronouns there are no forms in the singular particularly designed to denote common gender and corresponding to *they*, *their*, and *them* in the plural. Some grammarians use the masculine singular pronoun, *he*, *his*, *him*, to perform this function. According to this method, if a firm advertised for a bookkeeper irrespective of sex, the advertisement might contain the following:

Every applicant must present specimens of *his* handwriting.

His is here equivalent to *his* or *her*. This expression may be sometimes avoided by using a plural form; as,

Applicants must present specimens of *their* handwriting.

A large number of pronominal words are pronouns or pronominal adjectives, according to their use. *This* is a pronominal adjective in "John bought *this* hat."

The pronominal forms *my*, *our*, *your*, *his*, *her*, *its*, *their* are appropriately considered to be possessive adjectives. Examples: "*My* book," "*your* pen," "*its* number." If these expressions are compared with such expressions as "*new* book," "*good* pen," "*wrong* number," the adjectival use of the pronominal forms is evident.

Adjectives. The adjectives are the following:

1. *Descriptive:*

   COMMON: *new* book.
   PROPER: *French* book.

2. *Limiting (Article):*

   DEFINITE: *the* book.
   INDEFINITE: *a* book.

3. *Pronominal:*

   POSSESSIVE: *my* book.
   DEMONSTRATIVE: *this* book.
   INTERROGATIVE: *which* book (is yours?).
   INDEFINITE: *many* books.
   INTENSIVE: this *very* book.
   IDENTIFYING: the *same* book.

4. *Numeral:*

   CARDINAL: *three* books.
   ORDINAL: *third* book.

Adjectives have three degrees:

1. POSITIVE: new (interesting) book.
2. COMPARATIVE: newer (more interesting) book.
3. SUPERLATIVE:
   RELATIVE: newest book (of the three).
   ABSOLUTE: a most happy (very happy) thought.

Adjectives (and adverbs) are compared in three ways:

1. Words of one syllable and some words of two syllables are compared by adding *er* to the positive to form the comparative and *est* to form the superlative.

POSITIVE	COMPARATIVE	SUPERLATIVE
large	larger	largest
poor	poorer	poorest

2. Some words of two syllables and all words of more than two syllables are compared by using *more* or *less* for the comparative and *most* or *least* for the superlative.

POSITIVE	COMPARATIVE	SUPERLATIVE
beautiful	more beautiful	most beautiful
wisely	less wisely	least wisely

NOTE. Some words are compared in both the ways given under 1 and 2:

worthy	worthier	worthiest	often	oftener	oftenest
	more worthy	most worthy		more often	most often
	less worthy	least worthy		less often	least often

3. Many common adjectives and adverbs have irregular forms of comparison.

POSITIVE	COMPARATIVE	SUPERLATIVE
bad (badly, ill)	worse	worst
good (well)	better	best

Verbs. 1. *Kinds:*

a. TRANSITIVE: A transitive verb is a verb which in the active voice commonly requires a noun, pronoun, or substantive to complete its meaning: John *bought* a book.

b. INTRANSITIVE: An intransitive verb is a verb that does not require a noun, pronoun, or substantive to complete its meaning: John *spoke.*

LINKING: The book *is* Kittredge and Farley's "Advanced English Grammar."

COMPLETE: The book *fell* (on the floor).

2. *Conjugation:*

The inflection of a verb is called conjugation. Verbs are conjugated to show *voice*, *mood*, and *tense*, and the *number* and *person* of the

subject. The conjugation of a verb is much more complicated than the inflection of a noun. There are more changes in the root itself, and more possible changes by the use of suffixes. Furthermore, the auxiliaries (*am*, *shall*, *will*, etc.) make possible a great variety of different verb phrases, consisting of from two to four words each.

a. REGULAR. A regular verb is a verb that forms the past tense by adding *ed*, *d*, or *t* to the present: present tense, *talk*; past tense, *talked.*

b. IRREGULAR. An irregular verb is a verb that forms the past tense by changing the vowel of the present without adding an ending: present, *speak*; past, *spoke.*

c. PROGRESSIVE. The progressive form represents an action as continuing, or going on:

John *is* writing.
John *was* writing.
John *will be* writing.

d. SPECIAL INTERROGATIVE, NEGATIVE, AND EMPHATIC FORMS WITH THE AUXILIARY *DO*:

Do you *speak* French?
I *do* not *speak* French.
I *do speak* French.

3. *Person:*

FIRST: I *wrote* the letter.
SECOND: You *wrote* a letter.
THIRD: John *wrote* a letter.
IMPERSONAL: It *is* raining.

4. *Number:*

SINGULAR: I *write.*
PLURAL: We *write.*

5. *Voice:*

a. ACTIVE: A verb is in the active voice when it represents the subject as the doer of an act: John *read* the book.

b. PASSIVE: A verb is in the passive voice when it represents the subject as acted upon: The book *was read* by John.

6. *Mood:* Mood is the form of a verb which represents the manner in which the action is expressed. There are three moods: the indicative, the subjunctive, and the imperative.

INDICATIVE: John *is* here.
IMPERATIVE: John, *come* here.
SUBJUNCTIVE:
VOLITION: I move that John Smith *be made* president of the class.
WISH: Fortune favor him!
CONDITION CONTRARY TO FACT: If he were here, he would not agree with you.

7. *Nonmodal forms: a. Substantive* (A substantive is an expression, not a noun or pronoun, which performs the functions of a noun).

(1) INFINITIVE: An infinitive is both verb and noun: *To walk* is pleasant.
(2) GERUND: A gerund is both verb and noun: *Walking* is a pleasant exercise.

b. Adjectival:

PARTICIPLE: A participle is both verb and adjective: I saw John *walking* down the street.

A participle which refers grammatically to one word (a noun or pronoun, as a rule) and logically to another is ambiguous. In the sentence, "Following your instructions, the shipment went forward last Thursday," *following* does not really modify shipment, but *we* or some similar word. *We* should be in the sentence and in such a position that the reader will immediately associate the participle with it. The sentence would be better expressed thus: "Following your instructions, we forwarded the shipment last Thursday."

Similarly, the gerundive forms are frequently misused; as, "Talking on the telephone with Mr. Jones, he said that you were in town." This is better expressed in some way that will connect the person particularly referred to in *talking* at once with that word, as in: "Talking on the telephone with Mr. Jones, I learned that you were in town" or "While talking with Mr. Jones on the telephone, I learned that you were in town."

Such ambiguous uses as have just been pointed out are usually called *dangling* participles or gerunds. They destroy coherence.

8. *Tense:*

PRESENT: I *write.*
PAST: I *wrote.*
FUTURE: I *shall write.*
PRESENT PERFECT: I *have written.*
PAST PERFECT: I *had written.*
FUTURE PERFECT: I *shall have written.*
PAST FUTURE: I knew that he *would write.*
PAST FUTURE PERFECT: I knew that he *would have written.*

The *principal parts* of a verb are as follows:

1. The first person singular of the present indicative (*see, do*).
2. The past indicative (*saw, did*).
3. The past participle (*seen, done*).

All the forms of a complete verb are built up by various combinations of these principal parts with auxiliary verbs.

PARADIGMS OF VERBS

THE VERB *BE* OR *AM*

PRESENT TENSE

SINGULAR	PLURAL
1. I am.	We are.
2. You are.	You are.
3. He is.	They are.

PAST TENSE

1. I was.	We were.
2. You were.	You were.
3. He was.	They were.

FUTURE TENSE

1. I shall be.	We shall be.
2. You will be.	You will be.
3. He will be.	They will be.

PRESENT PERFECT TENSE

1. I have been.	We have been.
2. You have been.	You have been.
3. He has been.	They have been.

PAST PERFECT TENSE

1. I had been.	We had been.
2. You had been.	You had been.
3. He had been.	They had been.

FUTURE PERFECT TENSE

1. I shall have been.	We shall have been.
2. You will have been.	You will have been.
3. He will have been.	They will have been.

INFINITIVES, *Present*, to be; *Perfect*, to have been.

PARTICIPLES, *Present*, being; *Past*, been; *Perfect*, having been.

GERUND, being.

THE VERB *SEE* (ACTIVE VOICE)

INDICATIVE MOOD

PRESENT TENSE

SINGULAR	PLURAL
1. I see (do see, am seeing).	We see (do see, are seeing).
2. You see (thou seest).	You see.
3. He sees.	They see.

PAST TENSE

1. I saw (did see, was seeing).	We saw.
2. You saw.	You saw.
3. He saw.	They saw.

FUTURE TENSE

1. I shall see (be seeing).	We shall see.
2. You will see.	You will see.
3. He will see.	They will see.

PRESENT PERFECT TENSE

1. I have seen (been seeing).	We have seen.
2. You have seen.	You have seen.
3. He has seen.	They have seen.

PAST PERFECT TENSE

1. I had seen (been seeing).	We had seen.
2. You had seen.	You had seen.
3. He had seen.	They had seen.

Future Perfect Tense

1. I shall have seen (been seeing).	We shall have seen.
2. You will have seen.	You will have seen.
3. He will have seen.	They will have seen.

THE VERB *SEE* (PASSIVE VOICE)

INDICATIVE MOOD

Present Tense

SINGULAR	PLURAL
1. I am seen.	We are seen.
2. You are seen.	You are seen.
3. He is seen.	They are seen.

Past Tense

1. I was seen.	We were seen.
2. You were seen.	You were seen.
3. He was seen.	They were seen.

Future Tense

1. I shall be seen.	We shall be seen.
2. You will be seen.	You will be seen.
3. He will be seen.	They will be seen.

Present Perfect Tense

1. I have been seen.	We have been seen.
2. You have been seen.	You have been seen.
3. He has been seen.	They have been seen.

Past Perfect Tense

1. I had been seen.	We had been seen.
2. You had been seen.	You had been seen.
3. He had been seen.	They had been seen.

Future Perfect Tense

1. I shall have been seen.	We shall have been seen.
2. You will have been seen.	You will have been seen.
3. He will have been seen.	They will have been seen.

Adverb. The degree of adverbs is similar to that of adjectives: efficiently, more efficiently, most efficiently, very efficiently.

Adverbs used to introduce questions and adverbs used to introduce subordinate clauses are called, respectively, interrogative and relative adverbs: He said: "*When* are you going home?" He will telephone *when* he gets back.

Preposition

1. SIMPLE: about, in.
   COMPOUND: inside of, instead of.
2. A preposition with a substantive is called a prepositional phrase: at home, at school.

Conjunction

1. SIMPLE: and, although.
   COMPOUND: in order that, provided that.
2. COÖRDINATING: and, but, or.
   SUBORDINATING: although, if, because.
3. CORRELATIVE: both . . . and, either . . . or.

Common Term. The term *substantive* is applied to any word or expression that performs the functions of a noun.

To act wisely at all times is difficult.
John told me *to go home.*
He busied himself with *studying the signatures.*

Sentences

1. AFFIRMATIVE: I went.
   NEGATIVE: I did not go.
2. DECLARATIVE: I went. Go to your seat. (This sentence is also called Imperative.)
   INTERROGATIVE: May I go?
3. EXCLAMATORY: What a wonderful sight it is!
   NONEXCLAMATORY: It is a wonderful sight. (This sentence would be exclamatory if it were expressed with a high degree of emotion.)
4. SIMPLE: John came.
   COMPOUND: John came, but his brother stayed at home.
   COMPLEX: John will come if his brother will stay at home.

Clauses

1. DECLARATIVE: I work hard because *I like my work.*
   INTERROGATIVE: He asked me *if I liked my work.*
   ASSUMPTIVE: *If I am mistaken,* I am ready to make amends.
2. PRINCIPAL: *John may go* when he is through with his work.
   SUBORDINATE (SUBSTANTIVE): I believe that *he is ready.*
   SUBORDINATE (ADJECTIVAL): The boy *who has just come in* will give you the key.
   SUBORDINATE (ADVERBIAL): *When he had finished his work,* John went home.

Relation of clause to content:

ESSENTIAL: He told me to select the desk which I preferred.
NONESSENTIAL: He assigned me to a desk, which I at once resolved to claim for the remainder of the term.

Phrases

SUBSTANTIVE: *Running your machine at such high speed* tests your nerves.
ADJECTIVAL: You are doing business with a man *of the highest integrity.*
ADVERBIAL: We shall be there *in a few minutes.*

INDEX

Abbreviations, list of, 79 ff.; in a letter heading, 177 ff.; in the complimentary address, 181 ff.; allowable, 192; of states, 203
Abstract nouns, 12; as common nouns, 384
Adjective clauses, 29
Adjectives, defined, 16; special classes, 16; pronominal, demonstrative, and proper, 17; classified, 388; degrees of comparison, 388 ff.
Adjustments. *See* Complaints
Adverbs, defined, 18; confused with adjectives, 19; noun used as adverb, 24; degrees of, and how used, 395
Adverbial clause, 29
Advertisement, definition and classification of, 328 ff.; breadth and language of, 330 ff.; essential qualities, 332; writing advertisements and situations wanted, 333 ff.; requiring special preparation, 336 ff.; how studied, 338; buyer's, 340 ff.
Ambiguity defined, 124
Antecedent of pronoun, 15
Antonyms, definition and use of, 96 ff.
Apostrophe, in forming plurals, 32; use of, 60
Articles defined, 16

Balanced sentences defined, 133
Bill, 311; model of, 312. *See* Collections
Brackets, 60
Business English defined, 1
Buying letter, importance and essential parts of, 230; paragraphing, 232; directions for shipment of goods, 233 ff.; provision for payment of goods, 235 ff.

Cablegram, defined, 354; rules affecting 356
Capitals, use of, 62
Carefulness, value of, 222
Case, possessive, 34; its uses, 386 ff.
Catalogues, use of, 230 ff.
Circular letter, 243 ff. *See* Selling letter
Clauses, defined, 29; noun, adjective, and adverbial, 29; independent and dependent, 29 ff.; connected and coördinate, 30; with *shall* and *will*, 48; in a compound sentence, 119; classification of, 396; relation to content, 396
Climax, how produced and emphasis by, 156 ff.
Coherence, defined, 110; by arrangement, 124; influence of point of view on, 126; in a paragraph, 149; in a group of paragraphs, 161 ff.; how destroyed, 391
Collections, classification and the bill, 311; delinquent debtor and second notice, 312; third notice, 313 ff.; special notice, or dun, 314 ff.; acknowledging payment, 319
Collective noun, 13
Colon, 57
Comma, 54 ff.
Common noun, 13
Comparison, of adjectives, 388 ff.; of adverbs, 395
Complaints and adjustments, cause for, and policy concerning, 292 ff.; fair treatment and legal rights, 293 ff.; principles governing, and rules for, 294 ff.; inviting, 297 ff.; anticipating, 299; personal element in, 300 ff.; illustrative forms, 301 ff.
Complex sentence, 28
Complimentary address, 180 ff.; arrangement of, 184 ff.
Complimentary close, 192 ff.
Composition, defined, 107; compared with grammar and rhetoric, 107 ff.; kinds of, 108; fundamental qualities of, 108 ff.; laws of, in letter writing, 205
Compound conjunctions, 21
Compound sentence, 28
Compound words, 69
Conjugation of verbs, 389 ff.
Conjunctions, defined, 20; coördinating, subördinating, and compound, 21; classification of, 395

Connected paragraphs, definition and qualities of, 158
Connectives, use of, 153
Credits, 307 ff.

Dash, 59
Declarative sentence, 26
Declension defined, 384
Delinquent debtor, 312. *See* Collections
Demonstrative adjective, 17
Demonstrative pronoun, 16
Dependent clause, defined, 29; with *shall* and *will*, 48
Dictionary, use of, 81 ff.
Dislocation in the sentence defined, 126
Dun, 314 ff. *See* Collections

Emphasis, defined, 113; how obtained, 113; in a sentence, 127 ff.; in a paragraph, 155 ff.; in a group of paragraphs, 162 ff.
Envelope, 199 ff.; address on, 199 ff. model forms of address on, 200; hints for addressing, 202 ff.; a form of address, 213
Euphony, defined, 114; in sentences, 130; hindrances to, 131
Exclamation point, 58
Exclamatory sentence, 26
Expression, varieties of, 1

Figurative language in business, 101
Filing correspondence, 379 ff.
Folding a letter, direction for, 198
Follow-up letter, 247 ff. *See* Selling letter
Form letter, reason for and illustrations, 272 ff.; adaptation of, 274 ff.; caution in preparation and use of, 275 ff.
Friendly letter, 300 ff. *See* Complaints and adjustments

Gender in nouns, 386
Gerund defined, 391
Grammar, definition and use, 12 ff.; compared with rhetoric, 107
Grammatical supplement, 384 ff.

Heading of a letter, 177 ff.
Homonyms, definition and use of, 98 ff.

Imperative sentence, 26
Inclosures, how noted, 190
Indentions in a letter, 172
Independent clause, defined, 29
Infinitive, 24
Inflection defined, 31
Initials of dictator and stenographer, 190 ff.
Interdepartment letter. *See* Miscellaneous letters
Interjection defined, 22
Interrogation point, 58
Interrogative pronoun, 16
Interrogative sentence, 26
Intransitive verb, 389
Invoice, 311. *See* Collections
Italics, 63

Language, of sport, 1; of the stock market, 2; of poetry, 2; basic principles of, 7 ff.
Letter, conventional forms of, 169; paper for, 169 ff.; parts of, 170 ff.; form of, 171; margins in, 172, 189 ff.; indentions for, 172; spacing in, 173; punctuation of, 173; heading of, 177 ff.; complimentary address, 180 ff.; salutation, 186 ff.; body of, 189 ff.; second sheets, 190 ff.; complimentary close, 192 ff.; signature, 195 ff.; folding, 198; purpose of a business, 204; laws of composition in, 205; a method of criticizing, 206; of application, 211 ff.; buying, 230 ff.; selling, 241 ff.; form, 272 ff.; of introduction and recommendation, 278 ff.; complaint and adjustment, 292 ff.; miscellaneous, 321 ff.
Letter of application, requirements, 211 ff.; grammar and rules of composition in, 213 ff.; in answer to advertisement, 214 ff.; care in preparation of, 222 ff.
Letter of inquiry, reply to, 254 ff. *See* Selling letter
Letter of introduction, defined and classified, 278 ff.; general, 279; special, 281
Letter of recommendation, 278 ff.; classification and essentials of, 284 ff.; a personal matter, 286
Letterheads, models of, 179
Loose sentence defined, 133

Margins in a letter, 172, 189 ff.
Military letters. *See* Miscellaneous letters
Miscellaneous letters, 321 ff.; letter ratifying a telephone conversation, 321; accompanying a report, 323; house or interdepartment letter, 323 ff.; military letters, 326 ff.
Mood defined, 390 ff.

Nominative case, uses of, 386
Nouns, defined, 12; classified, 12 ff.; common, proper, and abstract, 12; collective and verbal, 13; declension, 384; formation of plurals, 385 ff.; gender, 386; case uses, 386 ff.

Objective case, uses of, 387
Oral English, its value, 5
Order, acknowledging receipt of, 264 ff.
Outline, definition and use, 140 ff.

Paradigms of verbs, 392 ff.
Paragraph, defined, 143; length of, 144 ff.; unity in, 148; topic sentence in, 148; coherence in, 149 ff.; use of connectives in, 153; emphasis in, 155; qualities of connected, 158
Parentheses, 59
Parenthetical expressions, 122
Participle, defined, 24; ambiguous use of, 391; dangling, 391
Parts of a letter, 170 ff.
Parts of speech, 12 ff.; flexibility of, 24, 384 ff. *See* Nouns, Pronouns, etc.
Payment, provision for, 236
Period, 53
Periodic sentences defined, 133
Phrases, defined and classified, 30; choice of, 104 ff.; classified, 396
Position, emphasis by, 156
Possessive case, how used, 34
Postal information, 373 ff.
Predicate, defined, 25; modifiers, 25
Prepositions, defined, 19; classification of, 395; prepositional phrase, 395
Principal parts of verbs, 392
Pronominal adjective, 17
Pronouns, defined, 15; antecedent of, 15; classification and forms, 15; relative, 15; demonstrative, 16; interrogative, 16; classification and gender, 387 ff.
Proofreading, 376 ff.
Proper adjective, 17
Proper noun, 12
Proposition, emphasis by, 155
Punctuation, value of and rules for, 52 ff.; in a letter, 173; close and open, 173

Quotation marks, 59

Relative pronoun, 15
Repetition in a sentence, 128
Reports, subject matter, 343 ff.; preparation, 344 ff.; models, 345 ff.
Reviews and tests, 359 ff.
Rhetoric, compared with grammar, 107; a practical study, 108; application of, 117 ff.

Salesmanship, personal, 269. *See* Selling letter
Salutation, 186 ff.
Selling letter, importance and object, 241 ff.; characteristics and classification, 242; circular letter and directions for writing, 243 ff.; the personal element, 245 ff.; miscellaneous uses, 246 ff.; follow-up letter, 247 ff.; replies to letters of inquiry, 254 ff.; replies to general inquiries, 255 ff.; form letter, 261 ff.; acknowledging receipt of an order, 264 ff.; personal salesmanship, 269
Semicolon, 56
Sentence, defined, 25; elements of, 25; classification and use, 26; structure (simple, compound, and complex), 28; run-on, 118; unity in, 118; main idea in, 119; influence of point of view, 119 ff.; coherence in, 124; ambiguity in, 124; dislocation in, 126, emphasis in, 127 ff.; euphony in, 131 ff.; hindrances to euphony in, 131; periodic, loose, and balanced, 133; variety in use of, 133; use and value of different kinds of, 135; classified, 395
Shall and *will*, 47 ff.
Shipment, directions for, 235
Should and *would*, 49
Signature, in a letter, 195 ff.; models of legibility, 197
Simple sentence, 28
"Situations wanted" advertisements, 333 ff.
Slang, 9
Spacing in a letter, 173
Spelling, 65 ff.; rules for, 70 ff.
Stamp, on envelope, place of, 200; inclosed in a letter, 202
Subject, defined, 25; simple, and modifiers, 25
Subordinating conjunction, 21
Subscriptions, how written, 238
Substantive, the term, how applied, 395

Summary, definition, purpose, and examples of, 350 ff.; method of preparation, 351
Syllabication, 66 ff.
Synonyms, definition and use of, 87

Telegrams, definition and kinds of, 354 ff.; classified, 356
Tense, 392
Topic sentence, 148; unity and, 159 ff.
Transitive verb, 389

Unity, defined, 109; in the sentence, 118; affected by point of view, 119 ff.; in a paragraph, 148; and topic sentences, 159 ff.

Variety in use of sentence, 133
Verb, defined, 18; kinds of verbs, 389; conjugation of, 389 ff.; voice, 390; mood, 390 ff.; tense, 392; principal parts, 392; paradigms of, 392 ff.
Verb phrase, 18
Verbal noun, 13
Vocabulary, how enlarged, 81 ff.
Voice, 390

Words, as different parts of speech, 22 ff.; compound, 69; study of, 88 ff.; verbs, 102 ff.
Written English, importance of, 6

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